12-2002

The predictors of turnover intentions : an investigation of front-line employees in the retail industry

Hester Alicia Daves
University of Tennessee

To the Graduate Council:

I am submitting herewith a dissertation written by Hester Alicia Daves entitled "The predictors of turnover intentions : an investigation of front-line employees in the retail industry." I have examined the final electronic copy of this dissertation for form and content and recommend that it be accepted in partial fulfillment of the requirements for the degree of Doctor of Philosophy, with a major in Human Ecology.

Ann Fairhurst, Major Professor

We have read this dissertation and recommend its acceptance:

Nancy Fair, Laura Jolly, Mary Sue Younger

Accepted for the Council:

Carolyn R. Hodges

Vice Provost and Dean of the Graduate School

(Original signatures are on file with official student records.)

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Dr. Mary Sue Younger

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Vice Provost and Dean of
Graduate Studies

THE PREDICTORS OF TURNOVER INTENTIONS: AN INVESTIGATION OF FRONT-LINE EMPLOYEES IN THE RETAIL INDUSTRY

A Dissertation
Presented for the
Doctor of Philosophy
Degree
The University of Tennessee, Knoxville

Hester A. Daves
December 2002

DEDICATION

This dissertation is dedicated to my niece, Mary Lydia Heinz. I would like to encourage her to always pursue a higher education, as it is priceless and valuable, and to always believe in herself.

ACKNOWLEDGEMENTS

I would like to thank all those who helped me and encouraged me to complete my Doctorate of Philosophy in Human Ecology. I would like to thank Dr. Ann Fairhurst, Dr. Nancy Fair, Dr. Laura Jolly, and Dr. Younger for serving on my committee. I thank them for their time, help and suggestions, and support. I thank Dr. Robert T. Ladd for his guidance, assistance, and time with structural equation modeling.

I would also like to thank my parents, Jerry and Nancy Daves, for all their inspiration and encouragement through the years while pursuing my education. I thank my uncle, Ron Daves, for inspiring me to begin my research process on turnover. I thank my sister, Laura Daves Heinz, and friend, Laura Leigh Shore, for their help with editing and revisions. Finally, I thank Dr. Marguerite Moore for her advice and influence while pursuing my doctorate degree.

ABSTRACT

The purpose of this study was to investigate turnover intentions among front-line retail employees. The independent variables examined were work-family conflict, family-work conflict, pay satisfaction, job satisfaction, and organizational commitment. Relationships among the independent variables were also examined.

Data were collected from four mass-merchandise retailers in the southeast. The final sample consisted of 282 front-line employees, which was a 30.6 percent response rate. The survey included 45 items that measured the variables along with demographic questions and an area for additional comments.

Structural equation modeling was used to evaluate ten hypotheses. The overall fit of the turnover intention structural equation model was supported by a comparative fit index (CFI) of 0.935.

Positive significant relationships were found between work-family conflict and family-work conflict, pay satisfaction and job satisfaction, pay satisfaction and organizational commitment, and job satisfaction and organizational commitment. There was a positive direct impact found from family-work conflict on turnover intentions.

Negative significant relationships were found between work-family conflict and job satisfaction, work-family conflict and organizational commitment, family-work conflict and pay satisfaction, and family-work conflict and organizational commitment. Negative direct impacts were found from pay satisfaction on turnover intentions and from organizational commitment on turnover intentions.

PREFACE

The purpose of this dissertation was to determine the relationships between the following variables and with turnover intentions: work-family conflict, family-work conflict, pay satisfaction, job satisfaction and organizational commitment. The population of interest was front-line employees in the retail industry. Specifically, mass merchandise retailers were examined.

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CHAPTER I:
INTRODUCTION

STATEMENT OF THE PROBLEM

A growing concern for many organizations is high employee turnover rates. In particular, organizations in the retail industry have higher than average employee turnover rates when compared with other industries (Good, Page, & Young, 1996; Wimberly, Lawson & Seale, PLLC, 2000). Employee turnover can be so costly that organizations will take measures to retain their employees. Employee turnover in the retail industry is high at all levels of employment: however, high turnover is particularly anticipated at the level of front-line employees (i.e. cashier, sales associate). This high turnover rate can be attributed to the fact that many of these front-line positions are part-time, the pay is low, and constant interaction with the consuming public is often aggravating and trying (Good et al., 1996).

In an effort to decrease turnover rates, employers continually try to determine the reasons that employees leave their organizations. Turnover has been found to be impacted by variables such as work-family conflict, family-work conflict, pay satisfaction, job satisfaction, and organizational commitment. There is a need for research in the field of retailing to determine the relationship between these variables and turnover intentions (employee's intentions to withdraw from an organization (Good et al., 1996)) and how to prevent turnover intentions, which ultimately prevents turnover. The intention to quit a job is the immediate precursor of turnover (Dalessio, Silverman, & Schuck, 1986).

PURPOSE OF THE STUDY

There have been many studies in the past on the causes of turnover or turnover intentions. Specifically, turnover and turnover intentions were studied in the following population samples: retail managers, nurses, teachers and administrators in high school education, small business owners, real estate salespeople, advanced degree college students, human service authority persons, women in management positions (general managers, vice presidents, presidents and CEOs) and government employees.

Research shows that variables such as work-family conflict, family-work conflict, pay satisfaction, job satisfaction, and organizational commitment have been related to turnover or turnover intentions. These variables have been previously studied in areas such as the retail industry but not simultaneously in the same study in the retail or any other industry, specifically for front-line employees. The purpose of the current study is to investigate the relationships between the independent variables (work-family conflict, family-work conflict, pay satisfaction, job satisfaction and organizational commitment) and their relationships with turnover intentions for front-line employees in the retail industry.

SIGNIFICANCE OF THE STUDY

This study shows the relationships between work-family conflict, family-work conflict, pay satisfaction, job satisfaction and organizational commitment and the ensuring impact on turnover intentions of front-line retail employees. This new information contributes to the existing literature on these variables by providing a theoretical foundation for future research on turnover intentions and its immediate

precursors in the retail industry, as well as other industries. It also helps retailers in determining what actually contributes to employees leaving organizations, which will be beneficial in developing strategies to prevent turnover. This study will lead to strategies that retailers can use to increase their chances of retaining employees. High turnover in the retail industry must be corrected for continued success.

THEORETICAL PERSPECTIVE

After reviewing the existing literature and considering the relationships among the selected variables (work-family conflict, family-work conflict, pay satisfaction, job satisfaction, organizational commitment and turnover intentions) and examining the voids in the literature, a new model is proposed. These selected variables are combined in a single new model based on existing academic literature in the retailing, as well as other industries. Research providing a base for the current model is summarized in Table 1. A detailed description of the following studies is in Chapter II.

The proposed model builds on previous knowledge by incorporating the factors that influence turnover intentions in a single investigation. By combining the work of the previously listed studies, we can extend the knowledge of turnover intentions to the front-line employee context for the first time. This model examines the relationships of work-family conflict, family-work conflict, pay satisfaction, job satisfaction, and organizational commitment and the role these elements play in turnover intentions within the retail industry.

Table 1: Previous Studies on Which the Current Model Was Based

Author(s)	Year	Variables studied
Arnold & Feldman	1982	Job satisfaction, organizational commitment, turnover intentions
Michaels & Spector	1982	Job satisfaction, organizational commitment, turnover intentions
Cotton & Tuttle	1986	Organizational commitment, turnover intentions
Dalessio et al.	1986	Job satisfaction, turnover intentions
Darden, Hampton, & Boatwright	1987	Pay satisfaction, organizational commitment, turnover
Schaubroeck, Cotton, Jennings	1989	Job satisfaction, organizational commitment, turnover intentions
Allen & Meyer	1990	Organizational commitment, turnover
Igharia & Greenhaus	1992	Job satisfaction, organizational commitment, turnover intentions
Adams, King, & King	1996	Work-family conflict, family-work conflict, organizational commitment, job satisfaction, turnover intentions, turnover
Good et al.	1996	Work-family conflict & family-work conflict (considered as one variable), job satisfaction, organizational commitment, turnover intentions
Aryee, Luk, & Stone	1998	Organizational commitment, turnover intentions
Lum, Kervin, Clark, Reid, & Sirola	1998	Pay satisfaction, job satisfaction, organizational commitment, turnover intentions
Clugston	2000	Organizational commitment, job satisfaction, turnover intentions
Fogarty	2000	Organizational commitment, turnover intentions, turnover
Boles, Howard, & Donofrio	2001	Work-family conflict, family-work conflict, pay satisfaction, job satisfaction

DEFINITION OF THE VARIABLES

For the purpose of this study, the following definitions were used for the selected variables.

- **Front-line employee** — Any employee who has direct contact and/or relationship with the consumer (Joinson, 1999) and who is not a management-level employee (i.e. cashiers, sales associates).
- **Mass Merchandise (Discount) Retailer** — A retailer such as Wal-Mart, K-Mart, or Target. A large store that carries a large assortment of merchandise, what the consumer needs everyday, under one roof, and at the lowest price possible (Stone, 1999).
- **Work-family conflict** — Form of inter-role conflict in which the amount of time devoted to work and strain created by the job interfere with performing family-related responsibilities (Netemeyer, Boles, & McMurrian, 1996).
- **Family-work conflict** — Form of inter-role conflict in which the amount of time devoted to the family and strain created by the family interfere with performing work-related responsibilities (Netemeyer et al., 1996).
- **Pay satisfaction** — How satisfied an employee is with his/her pay at work. Salary, rewards, and commission are all considered pay at work.
- **Job satisfaction** — Reflection of one's affective response either to one's job or to certain facets of one's job such as pay, supervisors, or promotional opportunities (Lease, 1998; Lum et al., 1998; Mowday, Steers, & Porter, 1979; Watson & Slack, 1993; Williams & Hazer, 1986).
- **Organizational commitment** — An employee's affective response (commitment) to the whole organization in general, rather than a response to the job or facets of the job (Darden, Hampton, & Howell, 1989; Lum et al., 1998; Mowday et al., 1979; Testa, 2001; Williams & Hazer, 1986). It is considered to be the bond between the employee and the organization itself.

Definitions – continued:

• Turnover	The number of workers hired to replace those who have left during a given period of time (Guralnik, 1968; Wimberly et al., 2000). This includes resignations, transfers, discharges, retirement, and death (Cooke, 1997). It includes the act of entering the organization in addition to the act of leaving (Bluedorn, 1982a).
• Turnover intentions	The employee's behavioral intentions to withdraw from the organization (Good et al., 1996). This study will use the term 'turnover intentions' rather than turnover. Intentions to stay or leave an organization are consistently related to turnover and this relationship is generally significantly stronger and is more significant than the satisfaction-turnover relationship (Lum et al., 1998).

HYPOTHESES

Work-Family Conflict

The current study is based upon prior studies that included any of the following variables: work-family conflict, pay satisfaction, job satisfaction, organizational commitment, and turnover intentions. Broadbridge (1999) examined the relationships between demands of work and home life for retail managers. It was found that retail managers are under a considerable amount of stress due to conflicts between their work and home environments. Much of this stress results from working long hours. Broadbridge (1999) also examined the effects of this stress in the home. Broadbridge (1999, p.375) described three main effects: "spillover, where the events of one environment affect the other; compensation, where the individual attempts to compensate in one environment for what is lacking in the other; and independent environments,

where both environments can be described as independent." An independent environment is one in which neither work conflicts affect the home nor home conflicts affect work. Broadbridge (1999) stated that spillover is the most evident effect with retail managers and their work-family relationships, as compensation does not occur as often as spillover.

In a study of entry-level retail managers, work-family conflict (work interfering with family or family interfering with work) had a direct effect involving intent to leave, regardless of job satisfaction and organizational commitment levels (Good et al., 1996). When the influence is referred to as a direct influence, it is inferred that one variable (variable A) impacts the other variable (variable B) no matter what other variables are involved. If the influence is indirect, this means that variable A can still influence variable B, but only when variable A influences variable C, which in turn influences variable B.

Direct:
variable A → variable B

Indirect:
variable A → variable C → variable B

When the relationship is referred to as being a positive one, this means that as the level of one variable increases, so does the level of the other variable. A negative relationship indicates that the levels of the variables occur in the opposite direction.

Positive (+):
variable A ↑, variable B ↑

Negative (-):
variable A ↑, variable B ↓

Boles et al. (2001) found that conflict where work interferes with family was significantly related to job satisfaction. They also found that conflict where family interferes with work was significantly related to job satisfaction.

For the purpose of this study, work-family conflict and family-work conflict were combined to form one variable. Therefore, the work-family conflict variable consists of conflict at work due to home life and conflict at home due to work life. Thereby, we can state the following hypotheses (see Figure 1 for a diagram of the hypotheses):

H1a: Work-family conflict of front-line retail employees will have a positive direct impact on turnover intentions.

H1b: Work-family conflict of front-line retail employees will have a negative relationship with job satisfaction.

Pay Satisfaction

In the field of nursing, Lum et al. (1998) found that job satisfaction had only an indirect influence on turnover intentions, organizational commitment had the strongest and most direct impact on turnover intentions, and pay satisfaction had both direct and indirect effects on turnover intentions. It was expected that these findings would be consistent with findings in the retail industry as well. This leads to the following hypotheses concerning pay satisfaction (see Figure 2 for a diagram of the hypotheses).

H2a: Pay satisfaction of front-line retail employees will have a negative direct impact on turnover intentions.

H2b: Pay satisfaction of front-line retail employees will have a positive relationship with job satisfaction.

H2c: Pay satisfaction of front-line retail employees will have a positive relationship with organizational commitment.

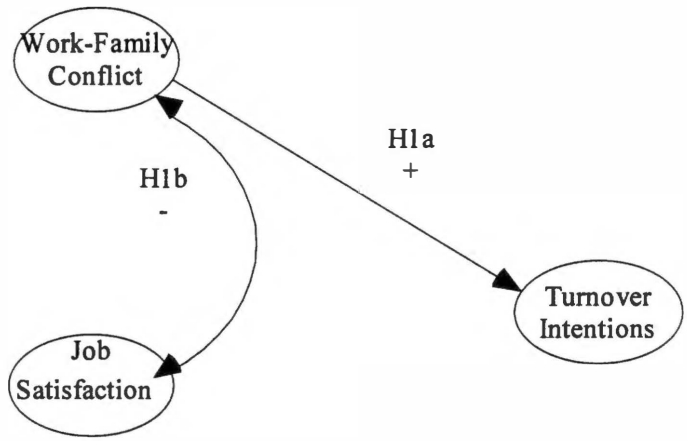


Figure 1: Proposed Hypotheses for Work-Family Conflict

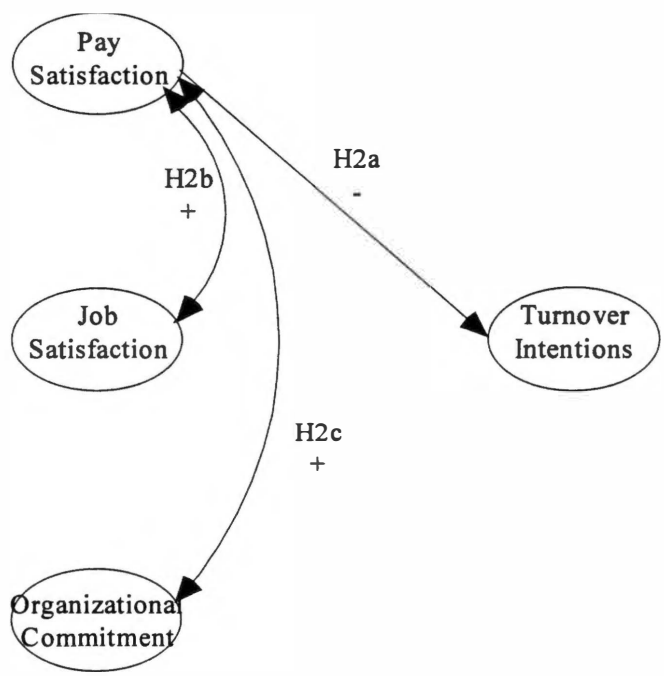


Figure 2: Proposed Hypotheses for Pay Satisfaction

Job Satisfaction & Organizational Commitment

Clugston (2000) found that organizational commitment only partially mediates the relationship between job satisfaction and turnover intentions, meaning that job satisfaction has both a direct and indirect effect on turnover intentions, via organizational commitment. Williams and Hazer (1986) found that organizational commitment had a stronger effect on turnover intentions than the impact job satisfaction imposed. Igharia and Greenhaus (1992) found that organizational commitment has a direct effect on turnover intentions and that job satisfaction has a direct effect on both organizational commitment and turnover intentions. In addition, Igharia and Greenhaus (1992) found that the most immediate determinants of turnover intentions are job satisfaction and organizational commitment.

Some studies found that job satisfaction has a positive direct impact on organizational commitment and a negative indirect impact on turnover intentions, meaning employees' satisfaction with their jobs is linked to their commitment to the organization. Ultimately, this commitment leads to fewer turnover intentions. However, some studies found that job satisfaction has a direct impact on organizational commitment as well as turnover intentions.

The majority of the previous studies found only an indirect effect: therefore, it is expected for front-line employees that job satisfaction will have only an indirect relationship with turnover intentions, via organizational commitment, rather than having a direct impact. Thus, when an employee is satisfied with his/her job, he/she will likely be committed to the organization and in turn be less likely to leave the organization. Therefore, the three hypotheses concerning the effects of job satisfaction and

organizational commitment are the following (see Figure 3 for a diagram of the hypotheses):

H3a: Job satisfaction of front-line retail employees will *not* have a significant direct impact on turnover intentions.

H3b: Job satisfaction of front-line retail employees will have a positive relationship with organizational commitment.

H4a: Organizational commitment of front-line retail employees will have a negative direct impact on turnover intentions.

Each of these hypotheses was tested by using structural equation modeling. In addition, other variables such as ethnicity, age, gender, marital status and wage per hour were included for sample characteristics. See Figure 4 for the proposed model in its entirety.

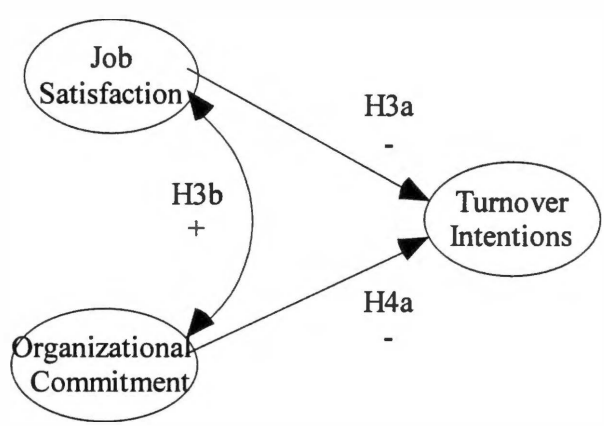


Figure 3: Proposed Hypotheses for Job Satisfaction and Organizational Commitment

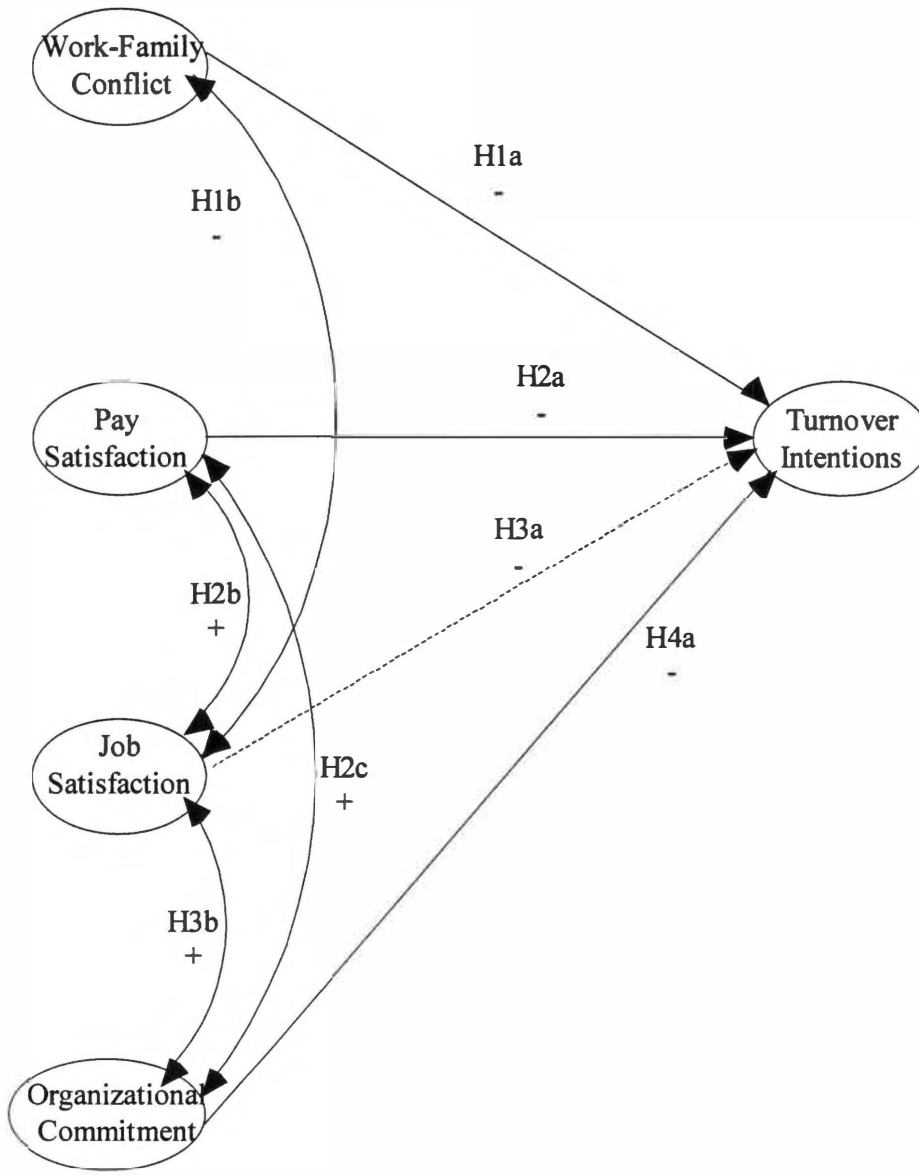


Figure 4: Proposed Model of Relationships, with Hypothesized Directional Influences, between Work-Family Conflict, Pay Satisfaction, Job Satisfaction, and Organizational Commitment and Their Impact on Turnover Intentions

*Note: The dotted line from Job Satisfaction to Turnover Intentions shows that the proposed link was expected to be non-significant

ORGANIZATION OF THE STUDY

This study is organized into five chapters: I) Introduction; II) Literature Review; III) Research Methodology; IV) Data Analysis and Results; and V) Conclusions and Implications. Chapter I serves as the basis for the study. It explains the statement of the problem, the purpose of the study and the significance of the study. In addition, it illustrates the theoretical perspective used in the study, definitions of the variables and the hypotheses of the study.

Chapter II has seven broad sections: Introduction, turnover, work-family conflict and family-work conflict, pay satisfaction, job satisfaction and organizational commitment and a summary of previous literature. Chapter III discusses the proposed model and the research methodology used to test the measures and proposed model. Sections of Chapter III include the proposed model, research design, population and sample selection, data collection procedures, instrumentation and measures of variables.

Chapter IV reviews the sample characteristics, the descriptive statistics, the measure refinement process, the hypotheses tests, and additional findings. The measure refinement includes the reliability analysis, the data analysis and the results of the confirmatory factor analysis and structural equation model. Finally, Chapter V presents conclusions and implications of the study. Theoretical and managerial contributions and future recommendations are also discussed.

CHAPTER II:
LITERATURE REVIEW

INTRODUCTION

With today's workforce, especially with the demographic diversity, employers have a significant challenge when handling employment and turnover issues. Today's workforce has evolved from that of the past (Wimberly et al., 2000). The current workforce extends through three generations (Vines, 2001; Wimberly et al., 2000). The matures (ages 55-69), numbering 35 million people, work because they desire to work. The baby-boomers (ages 36-54), with 76 million people, want challenging jobs that they feel they deserve. The generation Xers (ages 20-35), with 60 million people, seek flexibility and fun in their work, but find work to be a difficult challenge. Finally, generation Y (ages 6-20), with 74 million people (Vines, 2001; "Christian Science," 1998), are looking for a balance in their personal and professional lives, for those who are working ("Work | Life Benefits," n.d.). In addition, generation Y want a fun and rewarding work environment while defining themselves as loyal and hardworking ("Work | Life Benefits," n.d.).

TURNOVER

Turnover involves the mismatching of people to jobs, people to companies and people to people (Kabachnick, 1996). For years researchers have focused upon turnover levels in a wide range of industries. Studies indicate that the single most important staffing issue is employee retention (Wimberly et al., 2000). In today's workforce,

employees are expected to change jobs on average every three to five years (Wimberly et al., 2000). Employees in the retail industry have the lowest tenure of any private sector organization (Bureau of Labor Statistics, 2000). The average tenure in the retail industry is two years; however, the average tenure for retail sales associates is only 1.4 years.

Turnover Rates & Costs of Turnover

There are differing reports on the rates of turnover in the retail industry. In general, retail industries' turnover rates range from approximately 20 percent to 200 percent (Anonymous, 1998; Darden et al., 1989). More specifically, the following table (Table 2) illustrates the various rates of turnover found in the retail industry.

Along with high turnover rates in the retail industry are the high costs associated with turnover. Turnover is the largest unseen cost in retailing (Kabachnick, 1996). Wimberly et al. (2000, p.59) state that "... turnover and the cost of turnover are much higher for certain industries, such as the retail industry." When examining high turnover industries such as high technology, specialty retail, call center services and fast food industries, the cost of replacing employees is greater than $76 billion (Rose, n.d.). In effect, productivity levels decline as turnover costs rise (Darden et al., 1989). Consequently, the issue of what causes or prevents turnover is of concern to service industries such as the retail industry. A formula for determining the costs of turnover is below (Anonymous, 2001). See Table 3 for a range of the costs linked with turnover.

Average cost of turnover (as 25% of employee's annual salary)
\+ Cost of benefits (i.e. 30% of salary)
Cost per employee
x Number of people who left organization
= Total turnover cost per organization

Table 2: Turnover Rates in the Retail Industry as Compared with All U.S. Industries

Retailer	Turnover rate	Source
Mass merchant associate	< 20% is considered low > 40% is considered high	Anonymous, 1998
Specialty store: Part-time sales associate Full-time sales associate	 124.2% is average 74.2% is average	Anonymous, 1998
Front-line employees in specialty retail stores	97%	Rose, n.d.
Specialty stores	120%	Lifson, 1996
Store sales associates	63%	PricewaterhouseCoopers LLP, 2001
Hourly employee in retail industry	40-100%	Anonymous, 1998
Retail industry - overall	125%	Employee Performance Strategies, inc., 1999
	60-200%	Darden et al., 1989
	100%	"Average annual", 2001
	> 75%	White, 1995
	66%	Anonymous, 1998
All U.S. Industries	*15%*	*"Average annual", 2001*

Table 3: Range of Turnover Costs

	Cost	Industry	Source
Average turnover cost for organization	Equal to cost of the employee's salary & benefits		Wimberly et al., 2000
Turnover per employee	$1,000	Retail	Darden et al., 1989; Lifson, 1996
Replacing hourly retail employee	$,3752	Retail	Anonymous, 2000
Turnover costs per employee	$33,841	Nursing	Contino, 2002
Average cost of turnover	Up to 150% of employee's annual compensation		Contino, 2002
Hire new employee	$6,000	Grocery	Joinson, 1999
Average cost of replacing hourly-line employee	$11,000	Hotel	Hinkin & Tracey, 2000
Turnover rate	17.7% for salary 78.8% for hourly		Joinson, 1999

Variables of Turnover

There are several variables that influence employee turnover and turnover intentions. Specifically, work-family conflict, pay satisfaction, job satisfaction and organizational commitment are all related to turnover or turnover intentions. The purpose of this study was to investigate the relationship between these variables in front-line employees within the retail industry. Front-line employees play an essential role in a retailer's success or failure. Fifty-nine percent of consumers take their business

elsewhere after having a negative experience with service employees (Busey, 2001). The majority of the time, this service was performed by a front-line employee such as a sales clerk, a receptionist, or a customer service person. Therefore, it is crucial to determine the underlying factors that cause front-line employees to leave organizations.

Reasons for and Effects of Turnover

Turnover and intentions to leave an organization are primary concerns for many companies, especially those in the service industry. Turnover rates are a large cost that organizations try to minimize. Even if an employee has turnover intentions but has not actually left the organization, it still costs the organization money and lost opportunities. For example, the organization may incur costs that result from the employee's slower work pace and increased absenteeism (Joinson, 2000). When employees are absent, the organization incurs costs in lost sales opportunities and lost service (Joinson, 2000). The organization also increases its expenses by paying overtime pay for employees who take on the work of those who are absent (Joinson, 2000).

Reasons for Turnover:

Turnover is a serious problem in the retail industry (White, 1995). Organizations must determine the causes of turnover in order to begin to reduce turnover. People who work in the retail and distribution industries are the least content in their jobs ("Retail staff unhappy," 2000). The top three reasons employees change employment are promotion from another organization, increase in pay or opportunities, or relocation due to marriage family (Allen et al., 1999; Wimberly et al., 2000).

Other common reasons for employees leaving an organization are poor communication, inadequate benefits, lack of recognition, interpersonal conflicts and negative working conditions (Wimberly et al., 2000). One significant cause of turnover is low pay (PricewaterhouseCoopers LLP, 2001). Retailing is infamous for its low pay, which for hourly employees and many front-line employees is minimum wage. In the private sector of organizations, one in five Americans works in the retail industry (Bernhardt, 2000). (Currently, minimum wage is $5.15 per hour (U.S. Department of Labor, n.d.)). As of 1999, retail wages were only 68 percent of the national average (Bernhardt, 2000); therefore, retail employees are often driven to find other jobs with higher wages. In addition to low pay, long hours are another factor contributing to high turnover (PricewaterhouseCoopers LLP, 2001; Lifson, 1996). Retail employees are often required to work weekends, evenings and holidays: furthermore, their schedules are often inflexible (Lifson, 1996).

There are additional reasons employees choose to leave retailing positions, including: opportunities for a career change, job dissatisfaction, employees returning to school, feeling overqualified and lack of job security (Cooke, 1997; Lifson, 1996; PricewaterhouseCoopers LLP, 2001). Furthermore, employees also leave retailing jobs due to feelings of inadequacy, or they simply dislike waiting on customers. They may also dislike the physical aspects of the job such as standing, lifting, or cleaning (Lifson, 1996). Retail employees also leave organizations because they do not like dealing with the consuming public: consumers may be difficult and aggravating to the employee (Lifson, 1996).

Turnover in the retail industry is also caused by involuntary termination of the employee, resulting from lateness, absenteeism, rudeness, rule violations, poor selling and poor customer service attitudes (Lifson, 1996). Finally, gender differences and education have been found to impact turnover intentions (Igharia & Greenhaus, 1992; Lease, 1998; Lum et al., 1998). In other industries, not specifically the retail industry, employees with a higher level of education are more likely to have turnover intentions than employees with a lower level of education (Igharia & Greenhaus, 1992). With the numerous reasons previously listed, turnover in the retail industry is inevitable.

Effects of Turnover:

The effects of turnover in the retail industry are startling. First, there are high costs associated with turnover, which have previously been discussed. In addition, turnover has a negative impact on customer service and satisfaction (Lundin, 2000). This is due in part to the fact that retailers cannot establish long-term relationships with customers (Herman, 1990). Turnover creates an unstable work force, decreases overall organization effectiveness and the effectiveness of its employees (Cooke, 1997), and affects the profitability of the retailers (Kabachnick, 1996). Finally, turnover hinders employees contribution to an enthusiastic team (Herman, 1990). These consequences involving high turnover rates are detrimental to organizations, especially in the retail industry where turnover rates are extremely high.

WORK-FAMILY CONFLICT

For the purpose of this study, work-family conflict and family-work conflict were tested separately but combined into one variable. The goal was to determine if any conflict between the work and the home life had a relationship with the other variables in the study. Literature on both work-family conflict and family-work conflict is presented below.

Relationships between work and the family can greatly affect one's satisfaction with his/her job and, ultimately, his/her existence (Adams et al., 1996). Work-family conflict is considered to be inter-role conflict in which the role pressures from the work and family domains are incompatible (Good et al., 1996; Netemeyer et al., 1996). Netemeyer et al. (1996) concluded that work-family conflict was different from family-work conflict. Netemeyer et al. (1996) define work-family conflict as a type of inter-role conflict, wherein some responsibilities from the work and family areas are not compatible and negatively influence the employee's family responsibilities. Conversely, they define family-work conflict in the same manner with the exception that conflict exerts its negative influences on work-related responsibilities.

Work-family conflict is apparent in front-line employees, as well as other employees (Boles et al., 2001). Work-family conflict has been shown to affect employees' work-related behaviors such as absenteeism, turnover intentions, turnover, tardiness and organizational commitment (Adams et al., 1996; Aryee et al., 1998; Netemeyer et al., 1996). In addition, work-family conflict has also been significantly linked to job satisfaction (Boles et al., 2001; Adams et al., 1996; Aryee et al., 1998; Netemeyer et al., 1996). For example, employees who experience work-family conflict

are prone to frequent absence and, as a result, are less committed to the organization. Therefore, employees who benefit from an organization's family-responsive policies such as flexible work hours, are likely to be more committed to the organization because it minimizes their experience of work-family conflict.

Boles et al. (2001) found that family-work conflict was significantly related to job satisfaction. Adams et al. (1996) found that the relationship between family-work conflict and job satisfaction was not significant. Although there was some conflicting evidence regarding the relationship between these variables, they were expected to be significantly related in the current study.

Good et al. (1996) found that work-family conflict (where work interferes with the family or where the family interferes with work) was related to job satisfaction for entry-level retail managers. Work-family conflict also had a direct effect on these entry-level managers' intent to leave, regardless of satisfaction or commitment levels (Good et al., 1996). Much of this is due to long hours and low pay. However, having young children at home decreases turnover intentions. This decrease is due to an employee's need for stability in support of his/her family (Lum et al., 1998).

Organizations in the service industry tend to be more stressful than other organizations (Broadbridge, 1999). Specifically, sales positions, buying and management positions are more stressful than other positions.

Sales associates frequently experience interpersonal conflict and work overload, which contribute to stress. Sales associates tend to disclose personal problems more often with family members and co-workers, which can greatly attribute to stress and its consequences (Narayanan, Menon, & Spector, 1999).

There are three consequences of stress in the work-family relationship (Broadbridge, 1999). The first is spillover: the events of one environment affect the other environment. For example, if employees are stressed at work, they may enact this stress on their families at home. The second consequence is compensation: the employees attempt to compensate in one environment for what is lacking in the other environment. For example, if employees are having trouble meeting deadlines at work, they may be punctual at home in an effort to make themselves feel adequate. Finally, the third consequence of stress in the work-family relationship is when both environments are independent of one another. In this situation, employees do not allow their home lives to affect their jobs and do not let their lives at work affect their home lives.

Scandura and Lankau (1997) offer suggestions to reduce conflict between work and family life. They assert that flexible work schedules help reduce work-family conflict. Flexible work scheduling allows employees to choose when they come to work and when they leave, as long as they work during certain hours. Advantages of flexible schedules are the following: decreased stress, decreased tardiness and absenteeism, as well as increased job enrichment, autonomy, job satisfaction, and productivity. However, flexible schedules have disadvantages. Increased costs, problems with work coordination and scheduling, difficulties with supervising all employees on flexible work hours, and changes in the organizational culture can occur when flexible scheduling is implemented. In spite of the disadvantages, organizations that practice flexible scheduling believe that the benefits outweigh the costs. Also, the flexible work hours are linked to organizational commitment and job satisfaction.

Conflict between work and family roles alters employees' perceptions of the quality of work life and the quality of family life (Scandura & Lankau, 1997). This, in turn, can impact organizational outcomes such as productivity, absenteeism and turnover. For example, if employees are causing problems at home due to the stress at work (i.e. long hours, weekend or holiday hours, etc.), the employees are likely to leave their jobs in an effort to prevent turmoil in their home lives.

PAY SATISFACTION

Approximately 60 percent of workers have been found to be dissatisfied with their pay in a manufacturing and service organization (Leonard, 2001). Approximately 25 percent of employees would change their jobs for a 10 percent pay increase and more than 50 percent would change for a 20 percent pay increase (Joinson, 1999). Pay satisfaction is assumed to be predictive of absenteeism and turnover (Cotton & Tuttle, 1986; Darden et al., 1987; Guthrie, 2000; Lum et al., 1998). Pay satisfaction is negatively related to turnover intent (Lum et al., 1998). A number of studies have included pay satisfaction as a component of job satisfaction (Lum et al., 1998). Allen, Drevs, and Ruhe (1999) found that one of the top three reasons employees leave their organizations is the opportunity for higher pay at another organization. Pay dissatisfaction often leads to decreased motivation, morale and work quality (Leonard, 2001). Pay satisfaction has been identified as a determinant to job satisfaction, organizational commitment and behavioral intentions to leave the organization (Lum et al., 1998).

Pay is often used in organizations to motivate employees (Lum et al., 1998). Employees view it as an important reward or outcome. Consequences of pay dissatisfaction include negative employee behaviors (Lum et al., 1998). Such behaviors are turnover, absenteeism, willingness to strike, and lowered job performance. Although pay is a reward often used to motivate employees, some results show that this is not always the case: rather, it is the actual work that gives employees personal satisfaction (Vines, 2001). Therefore, results in this area are contradictory in terms of the importance of the role monetary compensation plays in an employee's satisfaction.

JOB SATISFACTION & ORGANIZATIONAL COMMITMENT

Job satisfaction and organizational commitment have been widely studied to examine the relationship between these variables and turnover and intentions to leave an organization. Job satisfaction and organizational commitment are the most immediate determinants of turnover intentions (Igharia & Greenhaus, 1992). The most widely studied consequence of lack of commitment is turnover (Meyer & Allen, 1991). Job satisfaction and organizational commitment have been perceived as antecedents to work outcomes such as absenteeism, turnover intentions, turnover and performance (Lease, 1998; Sagie, 1998; Testa, 2001). Often, consequences of individual and work environments are job satisfaction and organizational commitment (Lease, 1998; Sagie, 1998). Salespeople who are satisfied with their jobs and who are committed to their organizations are less likely to leave the organization (Boles et al., 2001; Grant, Cravens, Low, & Moncrief, 2001).

Several models have been used to describe the relationship among job satisfaction, organizational commitment and turnover or intentions to leave. For example, Arnold and Feldman (1982) and Michaels and Spector (1982) found that job satisfaction and organizational commitment influence the intention of employees to search for other job alternatives, which leads to turnover. Lum et al. (1998), Clugston (2000), and Good et al. (1996) found that job satisfaction has a direct influence on organizational commitment. Also, Dubinsky and Skinner (1984) found that the level of overall job satisfaction in retail salespeople directly influences their level of organizational commitment. Therefore, higher job satisfaction results in higher organizational commitment. In addition, Lum et al. (1998), Aryee et al. (1998) and Good et al. (1996) found that organizational commitment has a direct influence on turnover intentions, meaning that if an employee is committed to his/her organization then he/she will not likely want to leave the organization.

Job Satisfaction

Job satisfaction reflects one's affective response either to one's job or to certain facets of one's job such as pay, supervisors or promotional opportunity (Lease, 1998; Lum et al., 1998; Mowday et al., 1979; Watson & Slack, 1993; Williams & Hazer, 1986). Job dissatisfaction has been identified as the single most important reason and as one of the best predictors as to why some employees leave their jobs (Comm & Mathaisel, 2000; Cotton & Tuttle, 1986; Lum et al., 1998). Job satisfaction has been found to have a positive direct relationship with organizational commitment (Igharia & Greenhaus,

1992). Also, job satisfaction is assumed to have a negative direct (Igharia & Greenhaus, 1992) and indirect relationship (Dalessio et al., 1986) with turnover intentions.

Lum et al. (1998) found that job satisfaction has only an indirect influence on the intention to quit one's job. Most evidence indicates that job satisfaction leads to, or is an antecedent to, organizational commitment, which leads to staying with the organization (Boles et al., 2001; Lum et al., 1998; Testa, 2001). However, some believe that overall satisfaction is not a cause of commitment, but rather a result of it (Lum et al., 1998). Lum et al. (1998) found that environmental and personal characteristics are related to job satisfaction, which leads to organizational commitment. Overall job satisfaction, in addition to other correlates of satisfaction, is negatively related to turnover. Some significant correlates of satisfaction include satisfaction with the work itself, pay satisfaction, satisfaction with supervision, organizational commitment, opportunities for promotion, frequency of recognition and praise by supervisors and working conditions (i.e. temperature, lighting, and noise) (Lum et al., 1998; Watson & Slack, 1993). For example, the more employees are satisfied with their jobs and are committed to their organization, the less likely they are to leave the organization.

Watson and Slack (1993) determined that general life satisfaction can be a predictor of job satisfaction. They also found that job satisfaction can predict satisfaction later in life after retirement. Therefore, job satisfaction is a crucial factor in one's life as well as all organizations. Furthermore, determining how to make employees more satisfied can be a meaningful factor in their life-long satisfaction.

Age is assumed to have a positive direct relationship with job satisfaction (Igharia & Greenhaus, 1992). Also, age has been found to have an indirect effect on turnover via

job satisfaction (Dalessio et al., 1986). In addition, education is assumed to have a negative direct relationship with job satisfaction (Igharia & Greenhaus, 1992).

Organizational Commitment

Organizational commitment is another crucial factor in organizations and their turnover rates. It is the best single predictor of turnover (Roberts, Coulson, & Chonko, 1999). Commitment is an affective response to the whole organization, rather than a response to the job or facets of the job (Lum et al., 1998; Mowday et al., 1979; Testa, 2001; Williams & Hazer, 1986). It is also seen as the intensity of an individual's identification with and involvement in an organization; this bond makes it difficult to leave the organization (Lease, 1998; Mowday et al., 1979). Mowday et al. (1979) believe that organizational commitment can be illustrated by at least three factors: a belief in the organization's goals and values, an eagerness to exert effort on behalf of the organization and a desire to maintain employment by the organization.

Consequences of organizational commitment are either tenure in the organization or turnover. Organizational commitment has a strong direct influence on intention to leave an organization and ultimately, turnover (Arnold & Feldman, 1982; Cotton & Tuttle, 1986; Darden et al., 1987; Fogarty, 2000; Igharia & Greenhaus, 1992; Lum et al., 1998) and should be more stable over time than job satisfaction (Mowday et al., 1979). Overall, those employees who are strongly committed to an organization are less likely to leave the organization (Allen & Meyer, 1990).

There are two types of organizational commitment: attitudinal and behavioral (Meyer & Allen, 1991). Attitudinal commitment focuses on the process by which people

come to think about their relationship with their organization. In this type of commitment, the behavioral consequences of commitment are likely to influence the conditions that contribute to stability or change in commitment. Behavioral commitment relates to the process by which people become locked into a certain organization and how they deal with this problem. In the second type of commitment, attitudes resulting from behavior can be expected to influence the likelihood of that behavior occurring again.

Organizational commitment has a negative relationship with the following behaviors and outcomes: turnover, absenteeism, and tardiness (Allen et al., 1999; Lum et al., 1998; Roberts et al., 1999; Sagie, 1998). Consequently, high turnover rates, frequent absences and tardiness are all characteristics of employees who are less committed to their organizations.

Organizational commitment has also been found to be positively related to the following: job satisfaction, job commitment, pay satisfaction, attendance, motivation, career commitment, job involvement and job tension (Allen et al., 1999; Lum et al., 1998; Sagie, 1998). For example, the more committed employees are to their organizations, the more they are satisfied with their jobs and their pay and the more they are motivated to do a good job.

Finally, organizational commitment is related to personal characteristics of the employee such as age (Igharia & Greenhaus, 1992; Lum et al., 1998; Sagie, 1998) and gender (Lum et al., 1998; Sagie, 1998). Sagie (1998) found that the younger the employees are, the more they are absent from their jobs, which is an indirect indicator of turnover intentions. Also, older employees generally have higher job satisfaction and organizational commitment than younger employees (Lease, 1998).

SUMMARY OF PREVIOUS LITERATURE

There are several studies from which the current study is adapted. Previous studies and models were examined and combined to form the proposed model in this study. Although there is substantial research on each variable in this study, there were a few main studies that guided the development of this study. Each of these is briefly discussed below.

First, Mowday et al. (1979) conducted an important study on how to measure organizational commitment. Mowday et al. (1979) surveyed 2,563 employees in nine different organizations in the process of developing their questionnaire (OCQ: Organizational Commitment Questionnaire) of 15 items that measure commitment. The questionnaire contained a seven-point Likert scale, ranging from strongly agree to strongly disagree. Through additional research, Mowday et al. (1979) determined that only the nine positively worded items should be used. This instrument has been used in many studies over the years and has shown to be an effective measurement tool for organizational commitment.

Second, Good et al. (1996) examined the relationships of role ambiguity, role conflict, and work-family conflict on job satisfaction, organizational commitment, turnover intentions and turnover. Good et al. (1996) surveyed retail managers in a major multiunit department store in the south. The authors measured work-family conflict by using a 13-item questionnaire measuring family life and employment stressors. They found that there was a direct path for entry-level managers who were subjected to work-family conflict to have turnover intentions regardless of job satisfaction and organizational commitment levels.

Netemeyer et al. (1996) developed measures to determine work-family conflict and family-work conflict. Netemeyer et al. (1996) examined general work-family and family-work conflict by compiling items from previously published sources for a total of 110 items. Netemeyer et al. (1996) used three different samples: the first sample consisted of high-school teachers and administrators; the second sample consisted of small business owners; and the third sample consisted of real estate salespeople. The instrument consisted of a 7-point Likert scale, ranging from strongly disagree to strongly agree. The instrument was reduced from 110 to 43 work-family and family-work conflict items. They determined organizational commitment by using Mowday et al.'s (1979) nine-item version of their measure. The authors developed a five-item measure to determine work-family conflict and a five-item measure to determine family-work conflict.

Boles et al. (2001) examined the relationships between work-family conflict, family-work conflict and job satisfaction. The authors surveyed probation and parole officers using Netemeyer et al.'s (1996) work-family conflict and family-work conflict measures. These measures consisted of five items each on a seven-point Likert scale. The authors used the Job Description Inventory for their job satisfaction measure (Smith, Kendall, & Hulin, 1969). Boles et al. (2001) found that work-family conflict and family-work conflict were negatively related to job satisfaction and found partial support for the conclusion that when family domains interfere with work domains, this conflict is a more powerful indicator of job satisfaction than when work domains interfere with family domains.

Adams et al. (1996) explored the relationships between job and family involvement, family social support, and work-family conflict along with job and life satisfaction. The authors surveyed full-time workers who were enrolled in weekend or evening courses as part of an extended degree. All items were rated on a five-point Likert scale, ranging from strongly agree to strongly disagree. Adams et al. (1996) determined work interfering with family by Kopelman, Greenhaus, & Connolly's (1983) four-item measure and family interfering with work from Burley's (1989) four-item measure. Finally, Adams et al. (1996) measured job satisfaction by five items from Hackman and Oldham's (1975) Job Diagnostic Survey. They found that work interfering with family was negatively related to job and life satisfaction. Family interfering with work was not strongly associated with job satisfaction.

In addition, Aryee et al. (1998) conducted a study on family-responsive variables and organizational commitment and turnover intentions by surveying full-time working parents in a human service authority. Organizational commitment was measured by the nine-item version of the OCQ (Mowday et al., 1979). Turnover intentions were determined by a three-item measure of the Michigan Organizational Assessment Questionnaire by Camman, Fichman, Jenkins and Klesh (1979). A six-item measure based on Fernandez (1986) and Greenberger, Goldberg, Hamill, O'Neil, and Payne's (1989) study determined supervisor work-family support. Aryee et al. (1998) found that organizational commitment was significantly yet negatively related to turnover intentions. Also, they found that their family-responsive variables of work-family support were significant predictors of turnover intentions.

Next, Scandura and Lankau (1997) conducted a study to examine the relationships of gender, family responsibility and flexible work hours to organizational commitment and job satisfaction. They used a sample of women in management positions with job titles of general manager, vice president, or president/CEO. Ninety-three organizations were represented in this study. Scandura and Lankau (1997) used Mowday et al.'s (1979) 15-item Organizational Commitment Questionnaire to measure organizational commitment. The Minnesota Satisfaction Questionnaire was used to measure job satisfaction, using 20 items on a five-point Likert scale, ranging from very dissatisfied to very satisfied. Finally, gender, family responsibility and flexible work hours were measured by asking the respondents to indicate whether they were male or female and whether they had children under the age of 18 living with them at home. They were also asked whether their organization offered a flexible work-hours program. They found that women who perceived their organizations to have flexible work hours had higher levels of organizational commitment. In addition, flexible work hours were related to higher organizational commitment and job satisfaction for those who had family responsibilities.

Lum et al. (1998) conducted a study in the nursing field on the effects of job satisfaction, pay satisfaction and organizational commitment on turnover intentions. Their instrument included 25 items measuring job satisfaction, four items measuring pay satisfaction, five items measuring organizational commitment and three items measuring turnover intentions. Each item used a five-point Likert scale. Lum et al. (1998) found that job satisfaction does not affect turnover intentions directly, but it does affect them indirectly via organizational commitment. Also, pay satisfaction has both a direct and

indirect effect upon nurses' turnover intentions. Finally, organizational commitment had the strongest and most direct impact on turnover intentions.

Guthrie (2000) conducted another study, which also influenced the current study. He examined the parallels between pay practices and organizational turnover. The targeted population was New Zealand organizations employing at least 100 individuals, which totaled 701 organizations. The surveys went to the supervisors of the organizations. The organizations' pay practices were measured by five items that asked specific questions about their pay policies for their employees. Turnover was considered to be voluntary or involuntary. This was measured by asking one question, "What is your average annual rate of employee turnover?" The results of this study indicated that pay practices are associated with variance in organizational turnover rates. Specifically, skill-based or knowledge-based plans (traditional job-based pay systems based on performance) were associated with decreased turnover, whereas group-based rewards (contingent upon the achievement of group goals) were associated with increased turnover.

Clugston (2000) examined organizational commitment and its effect on job satisfaction and turnover intentions. Employees in a government agency were used for the survey. Job satisfaction was determined by using a 12-item measure developed by Quinn and Shepard (1974). In addition, commitment was measured by a 15-item version of Meyer and Allen's (1991) methods. These five-point scales ranged from strongly disagree to strongly agree.

Finally, Schaubroeck et al. (1989) determined turnover intentions with a three-item measure. It was found that job satisfaction has both a direct and mediated effect on turnover intentions via organizational commitment.

In conclusion, previous literature shows that work-family conflict, pay satisfaction, job satisfaction, and organizational commitment are all related to turnover and turnover intentions. Although many studies have been completed in this field, studies are lacking in the retail industry, especially those involving front-line employees (i.e. sales associates, cashiers, etc.). Therefore, this study focused on the front-line employee group in the retail industry and the effects that work-family conflict, pay satisfaction, job satisfaction, and organizational commitment have on turnover intentions. Relationships among the independent variables were also examined.

CHAPTER III:
RESEARCH METHODOLOGY

INTRODUCTION

The following sections explain the research methodology used in testing the hypotheses. There have been many studies that focus on work-family conflict, pay satisfaction, job satisfaction, organizational commitment and their effect on turnover intentions: however, none have focused on the previously listed variables combined, specifically relative to front-line employees in the retail industry. The objective of this study was to establish the relationships of the independent variables (work-family conflict, pay satisfaction, job satisfaction and organizational commitment) and how these variables affect employees' turnover intentions (dependent variable). To establish the reliability and validity of the measures (see Appendix A1 – A5 for description of measures), confirmatory factor analysis (CFA) was used. Structural equation modeling (SEM) was used to evaluate the hypotheses.

CFA (confirmatory factor analysis) is used when there is already some knowledge of the underlying latent variable structure (Byrne, 2001). In contrast, exploratory factor analysis (EFA) is used when there is no previous knowledge. Because there was literature existing on all of the selected variables, CFA was chosen. CFA was used to examine the effectiveness of the items that measure the latent variables. The CFA model was assessed by statistical methods to determine the acceptability of its goodness of fit to the sample data. The purpose of CFA is to determine how the observed variables are linked to their underlying latent variables.

Once the CFA was complete, the next step was structural equation modeling (SEM). SEM was the chosen technique for the statistical analysis because it examines a series of dependence relationships simultaneously while multivariate analysis of variance can only examine a single relationship at a time (Hair, Anderson, Tatham, & Black, 1995). With the nature of the chosen latent variables, SEM seemed to be the best technique to evaluate this type of model. Next, a proposed model is discussed.

A Proposed Model

The proposed model (see Figure 4 in Chapter II) was based on the previous research conducted on the selected variables (work-family conflict, pay satisfaction, job satisfaction and organizational commitment). There have been studies on all of these variables and their relationship to either turnover or turnover intentions. However, studies have not been conducted using all of these variables while focusing primarily on front-line employees in the retail industry. Therefore, the relationships shown in the past with these variables served as the basis to form the adapted model proposed in this study. The following relationships were expected to occur in the current study:

- Work-family conflict will have a negative relationship with job satisfaction and a positive direct impact on turnover intentions;
- Pay satisfaction will have a positive relationship with job satisfaction, a positive relationship with organizational commitment, and a negative direct impact on turnover intentions;
- Job satisfaction will have a positive relationship with organizational commitment and will *not* have a significant direct impact on turnover intentions; and
- Organizational commitment will have a negative direct impact on turnover intentions.

When using SEM, all variables must be tested for a relationship: however, the only relationships mentioned in the current study are the ones that were supported by previous literature. Therefore, the relationships that have no previous support were not part of the proposed model. Next, the research design of the study is discussed.

RESEARCH DESIGN

This study investigated the relationships of work-family conflict, pay satisfaction, job satisfaction and organizational commitment of front-line retail employees and the effects of these variables on turnover intentions. In order to collect data on front-line retail employees, questions regarding each of these variables were used in a survey that was distributed to a sample of front-line retail employees.

Questions from several existing surveys were combined to form one survey covering each of these variables. Once the survey was complete, it was sent to the Human Subjects Committee at the University of Tennessee for approval. Next, a sample of 39 students at the University was used to assess the clarity and simplicity of the survey. After this pretest, there were a few editorial changes made to the survey. After modifications were made, the survey was ready for submission to front-line retail employees. The population and sample selection of the study is discussed next.

POPULATION & SAMPLE SELECTION

The research population in this study was front-line retail employees in the east south central division of the United States (east south central division was defined by the U.S. Census Bureau, n.d.[b]). A front-line employee is a sales associate, a customer service

representative, or a cashier, and is not a management-level employee. The sample included part-time as well as full-time employees.

Mass merchandise retailer stores were chosen as the retail format to sample because of their increasing popularity among consumers. Mass merchandisers are large stores that carry a large assortment of merchandise: merchandise the consumer needs everyday, under one roof and at the lowest price possible (Stone, 1999). Mass merchandisers are the retail industry's most powerful, rapidly changing segment ("Retail merchandiser," n.d.; Stone, 1999). One reason for selecting this type of setting is that many of their employees are front-line and work under close supervision and commitment is important (Darden et al., 1989).

Mass merchandisers can be divided into three distinct categories: discount stores, hybrid stores and warehouse clubs ("Where to buy," 2002). Discount stores include stores such as Wal-Mart, Target and Kmart. These types of stores began as mass merchandisers and have not changed drastically. They sell a wide assortment of products, that are typically less expensive than those purchased at department stores. Some discount stores have expanded their stores to include groceries and complete supermarkets. Some of these discount stores even offer services available in a hair salon, a bank, a restaurant and a photo shop. Discount stores range from approximately 90,000 square feet to 126,000 square feet. The three main discount stores (listed above) have, on average, 1874 stores each.

Hybrid stores typically have lower prices than the typical department store and better service than the discount stores ("Where to buy," 2002). Sears is an example of a hybrid store. A hybrid store combines the elements of a discount store and a department

store. For example, at Sears consumers can shop for a broad mix of merchandise and services such as product repairs, automobile care and carpet cleaning. In addition, consumers can also shop for home-decorating items, lawn and garden equipment and clothing.

The warehouse club stores are stores such as Sam's Club and Costco ("Where to buy," 2002). These are warehouses with cement floors and steel shelving. In the past, their merchandise consisted of packaged goods, cleaning and office supplies; however, today the stores stock essentially anything that is sold in a supermarket: jewelry, furniture, televisions and computer software. Warehouse clubs also offer services available in optical shops, pharmacies, tire installation and gas stations.

A discount store was used in this study. This type of mass merchandiser was selected due to its similarity to the original mass merchandiser, as the discount stores began as mass merchandise retailers and have primarily remained the same. One mass merchandise discount store was selected, and managers of eight of their stores were contacted. Stores in three cities of the east south central division of the United States were chosen.

The United States Census Bureau (n.d.[a]) classifies a place as urban if it "...consists of one census block groups or blocks that have a population density of at least 1,000 people per square mile..." and rural places as having less than 1,000 people per square mile. Of the four stores that agreed to participate in the study, two were in urban cities and two were in rural cities (U.S. Census Bureau, n.d.[b]). Stores one and four, in the same urban city, have 1876 people per square mile. Store two was in a rural area, with 560 people per square mile. Store three was in another rural city that has 630 people

per square mile. Stores One and Four, the two urban stores, have approximately 200 and 400 employees, respectively. Stores Two and Three, the rural stores, have approximately 400 and 200 employees, respectively. Procedures of the data collection are discussed below.

Data Collection Procedures

The researcher requested permission to survey the front-line employees who were over the age of eighteen in each of the eight stores. Four of the eight stores that were approached agreed to participate in the study. Surveys for approximately all of the stores' front-line employees were taken to each of the four stores. The researcher met with one of the managers while attending each store's storewide meeting. During this meeting, the researcher informed the management staff as well as the employees in the meeting that participation in the study was completely voluntary and anonymous. There was a cover letter along with the survey explaining the procedures of the study. The researcher left the surveys, along with a sealed drop box for confidentiality, in the lounge of each store. The managers explained to the employees that they could fill out the surveys during their break time and return the completed survey to the drop box. The surveys were left in the lounges for an average of eleven days before the researcher obtained the boxes with the completed surveys.

There were 180 surveys taken to Store One. Fifty-five usable surveys were in the drop box (30.6 percent). Two hundred eighty-seven surveys were left at Store Two and 90 usable surveys were returned in the drop box (31.4 percent). At Store Three, 228 surveys were left in the lounge and 37 were left in the drop box (16.2 percent). Finally,

226 were taken to Store Four and 105 usable surveys were in the drop box (46.5 percent). Therefore, a total of 921 surveys were distributed to the four stores, and 287 total surveys were completed, which is a 31.2 percent total for all four stores. See Table 4 for a summary of the responses.

Of the 287 returned, four were omitted due to the fact that those employees were paid with a salary rather than an hourly wage. Therefore, these employees were not considered to be front-line employees and were omitted to avoid bias in the study. One survey was omitted because the only section completed was the comments' section; none of the questions on the Likert scale regarding the variables of concern were answered.

Therefore, the final sample data consisted of 282 surveys (30.6 percent). This number permits the researcher to conduct a split-half reliability test: the data is divided into two parts and reliability is examined on both halves, which ensures for better reliability analysis. Hair et al. (1995) suggest that the critical sample size for SEM is 200. If the sample size exceeds 400 to 500, the method becomes too sensitive and the goodness of fit index is a poor fit; therefore, the sample size of 282 is within these dimensions.

Table 4: Summary Responses at Each Store

Store	# Delivered	# Returned in Drop Box	% Returned
Store One	180	55	30.6
Store Two	287	90	31.4
Store Three	228	37	16.2
Store Four	226	105	46.5
TOTAL	921	287	31.2

INSTRUMENTATION

The instrument for this quantitative study was a survey. Items measuring each of the variables were combined to form the survey, which was distributed to the employees in the sample. All of the items came from existing surveys and were adapted to better fit this study. The survey had 45 total items measuring work-family conflict (5 items), family-work conflict (5 items), pay satisfaction (4 items), job satisfaction (19 items), organizational commitment (9 items), and turnover intentions (3 items). There were eleven items used to measure demographic variables (i.e. age, gender). The respondents also had the opportunity to make comments on the survey.

MEASURES OF VARIABLES

There were several variables in this study. The dependent variable was turnover intentions. The independent variables were work-family conflict, pay satisfaction, job satisfaction and organizational commitment. Each of the items on the survey was adapted from existing surveys. Revisions to the entire instrument were necessary to make the adopted survey consistent by using the same seven-point Likert scale for all items (1=strongly disagree, 4=neutral, 7=strongly agree).

Work-family conflict was determined using items from Netemeyer et al. (1996). They developed measures for work-family and family-work conflict. Because Netemeyer et al. (1996) defined work-family conflict to be different from family-work conflict, this measure has five items measuring each variable. Their measure consisted of a seven-point Likert scale, ranging from strongly disagree to strongly agree. Items 1A through 1E measured work-family conflict and items 1F through 1J measured family-

work conflict. The definitions and multi-item measure for each of the items measuring work-family conflict family-work conflict are included in Appendix A-1.

Pay satisfaction was determined by using items from the Minnesota Satisfaction Questionnaire (Weiss, Dawis, England, & Lofquist, 1967). The five items from this existing questionnaire are ranked according to a five-point Likert-type scale, ranging from very dissatisfied to very satisfied. These items (2A through 2D) were modified to fit the seven-point Likert scale. The definitions and multi-item measure for each of the items measuring pay satisfaction are included in Appendix A-2.

Job satisfaction was determined by using items adapted from the Minnesota Satisfaction Questionnaire (Weiss et al., 1967). The 20-item short form was used, which consists of a five-point Likert scale ranging from very dissatisfied to very satisfied. These items were also modified to fit the seven-point Likert scale for this study. One item was removed from this measure after a pretest because it was a duplicate item from the pay satisfaction measure of the survey. The definitions and multi-item measure for each of the items (items 3A through 3S) measuring job satisfaction are included in Appendix A-3.

Organizational commitment was determined by using the nine-item short form of the Organizational Commitment Questionnaire (OCQ) from Mowday et al., (1979). The measure for the OCQ is on a seven-point Likert scale, ranging from strongly agree to strongly disagree. The definitions and multi-item measure for each of the items (items 4A through 4I) measuring organizational commitment are included in Appendix A-4.

The dependent variable, turnover intentions, was determined by using appropriately modified items from the Lum et al. (1998) three-item measure with a five-

point Likert scale, which sought information about the respondent's intention to look for another job. For example, one item stated, "In the last few months have you ever thought seriously about looking for a nursing job at another hospital?" (Lum et al., 1998, p.312). However, the questions were altered to fit the purpose of this study, replacing nursing with retail adjectives. The items were also changed from a five-point Likert scale to a seven-point Likert scale. The definitions and multi-item measure for each of the items (5A through 5C) measuring turnover intentions are included in Appendix A-5.

Finally, simple demographic questions were added to the survey for information on variables such as age, gender, marital status and hourly wage. These variables were used to determine characteristics of the sample group. Next, the analyses of the data are discussed.

In conclusion, much of the methodology was based upon the procedures of previous researchers who have studied these same variables. This study combined many of the previous instruments to form a new instrument. The surveys were given to front-line employees at four mass merchandise discount retailers. Next, Chapter IV reports the data analysis of the confirmatory factor analysis process and the results of the structural equation model.

CHAPTER IV:
DATA ANALYSIS & RESULTS

The purpose of this chapter is to explain the data analysis of the study and the results of the current study. First, the final sample characteristics and the descriptive statistics are discussed. Next, the measure refinement process is examined. This includes reliability analysis, data analysis, confirmatory factor analysis, and structural equation modeling. Finally, the hypotheses tests and additional findings are presented.

FINAL SAMPLE CHARACTERISTICS

As stated in Chapter III, a total of 282 front-line employees were included in the final sample. The surveys asked questions regarding the respondents' ages, gender, ethnicity, marital status and hourly wages. The ages of the employees ranged from 18 years old to 73 years old, with a mean of 37 years old. The responses to the question regarding gender indicated that the distribution was highly skewed with 62.7 percent being female and 22.1 percent being male (of the respondents who answered the questions). Ethnicity was also highly skewed with 81.5 percent being white and 3.7 percent being 'other.' Of the responses to their marital status (single or married), 47.6 percent are married while 39.9 percent are not. Finally, a question was asked to determine their hourly wages. The range was $6.00 to $15.47 per hour, with a mean of $8.77 per hour.

DESCRIPTIVE STATISTICS

The minimum and maximum values, mean, and standard deviation were examined for each item on the survey. The descriptive statistics for all items in the data set are in Appendix B. With the scale of the means ranging from one (strongly disagree) to seven (strongly agree), the lowest mean was 1.92 (item 1C: "Things I want to do at work don't get done because of the demands of my family or spouse/partner"). The highest mean was 5.8 (item 3A: "I am able to keep busy all the time"). Six of the 19 items measuring job satisfaction and two of the items measuring organizational commitment had a mean greater than 5.0 (items 3A, 3B, 3C, 3G, 3H, 3I, 4A, and 4H). The standard deviations for all items ranged from 1.22 to 2.14. Following is a description of the measure refinement process.

MEASURE REFINEMENT

One objective when using structural equation modeling is to refine the measures so that the remaining items are the most relevant, valid and reliable: this ensures a better-fitting model. All measures were examined by checking the reliability and by performing a confirmatory factor analysis (CFA). Once the confirmatory factor analysis model was accepted, the entire structural equation model (SEM) was tested using the AMOS statistical analysis program. Next, the reliability of the measures is discussed.

Reliability Analysis

Reliability inspection of the measures assures that the same items measure the same constructs. It is a "measure of the internal consistency of the construct indicators,

depicting the degree to which they 'indicate' the common latent (unobserved) construct" (Hair et al., 1995, p.641). Cronbach's coefficient alpha was used as the measure of reliability and ranges from zero to 1.0, with values closer to 1.0 indicating higher reliability among the indicators (Hair et al., 1995). Reliability values greater than 0.70 are considered to be acceptable.

The reliability of each measure was tested. See Table 5 below for the reliability results of the measures. Refer to Appendix C (C1 – C6) for detailed reliability analysis results. All measures were acceptable because their reliability coefficients were greater than .70.

The Guttman split-half analysis in SPSS software was also conducted on the data set to ensure reliability. Cronbach's coefficient alpha was .7441 for the first part (23 items) of the data and .8654 for the second part of the data (22 items). Because both halves of the data set had acceptable reliability coefficients (> .70), the reliability of the measures is further developed. The next step in the measure refinement process was the confirmation analysis. This was done to assure that the items on the instrument did in

Table 5: Reliability Analysis on Measures

Measure	Reliability
Work-Family Conflict	.9118
Family-Work Conflict	.9400
Pay Satisfaction	.9082
Job Satisfaction	.9239
Organizational Commitment	.9394
Turnover Intentions	.8669

fact measure the variable they were intended to measure. It also ensured that they measured what they were intending to measure. This step also provides the most reliable set of items after eliminating or correlating either unnecessary or duplicate items. The data analysis process is discussed next.

Data Analysis

To analyze the items that measure each latent variable and their validity, confirmatory factor analysis (CFA) was used. To analyze the relationships among the variables, structural equation modeling (SEM) was used. AMOS was the software used for the CFA and SEM analyses. There are various indices in CFA and SEM that help determine the fit of the model. In the current study, the chi-square goodness-of-fit statistic, the Bentler comparative fit index (CFI) and the root mean square error of approximation (RMSEA) and its corresponding p-close value were examined. The confirmatory factor analysis process is described below.

Confirmatory Factor Analysis (CFA)

Confirmatory analysis involves taking steps to improve the overall fit of the model such as omitting items that are not necessary or correlating similar items. To perform confirmatory factor analysis, all variables must be covaried even though there is not an expected relationship between all variables, meaning that the covariance between each of the variables (including turnover intentions) was tested. However, only the relationships pertaining to this study are of interest and will be discussed. Confirmatory factor analysis was performed on all five multi-item measures: work-family conflict

(WFC), pay satisfaction (PS), job satisfaction (JS), organizational commitment (OC), and turnover intentions (TI). The original 45 items, which were included in the survey, were included in the analysis. A total of 282 observations were analyzed for the first CFA model. The descriptions of the criterion and the CFA process are described below.

First, the lambda weights proposed in the current study (of the paths from the items to the variables) were examined to determine if they were significant. All lambda weights in the current study were determined significant.

Next, the modification indices between the factors were examined to determine if they were indicative of cross-factorial loadings (i.e. job satisfaction items loading on the organizational commitment variable). Large modification indices may indicate factor cross-loadings (Hair et al., 1995). Generally, modification indices should be less than ten for the error terms of a pair of items. There were no significant cross-factorial loadings.

Finally, the modification indices of the within factor correlated error terms among the items were examined. These error terms suggest the presence of covariation between two variables measuring the same factor, which cannot be attributed solely to the factor. For example, if two items measuring the same variable that were, in a sense, asking the same question, these were examined. Again, the modification index should be less than ten. Therefore, when the modification index was greater than ten for the error terms of two items then these items were examined thoroughly. If the two items were similar (if they appeared to be asking the same question), one of the items was removed to determine if the overall fit of the model improved. If this action did not improve the fit then the error terms of these two items were correlated to determine if this improved the fit. If there were two items on the survey with high modification indices that were not

similar but were consecutive on the survey, the error terms of these items were also correlated to determine if the fit improved. Some of the literature debated about consecutive items: a substantial improvement in the fit of a model can be obtained by allowing adjacent item residuals to covary, meaning that if the error terms of two items that are consecutive are correlated, then the fit of the model can be improved (Fields, Thacker, & Tetrick, 1990). Therefore, correlating some of these items was acceptable in the current study. The results of the confirmatory factor analysis are presented below.

Confirmatory Factor Analysis Results:

After the first run of the original CFA model, the chi-square was 2967.370 at 935 degrees of freedom. A large chi-square statistic, relative to the degrees of freedom, indicates that the observed and estimated matrices differ considerably (Hair et al., 1995).

The root mean square error of approximation (RMSEA) value was .088 (p=0.000). The RMSEA value takes into account the error of approximation in the population (Byrne, 2001). The RMSEA value determines how well the model, with unknown but optimally chosen parameter values, would fit the population covariance matrix if it were available. The RMSEA value is one of the most informational criteria in covariance structure modeling. Values for RMSEA .05 or less indicate a close-fitting model in relation to the degrees of freedom (Byrne, 2001; Browne & Cudeck, 1993). RMSEA values of .00 would indicate an exact fit of the model, values of approximately .08 indicate a reasonable fit, and values of 1.0 or higher indicate a poor fit. Along with the RMSEA value is the closeness of fit value (p-close). The p-close indicates a close fit,

which tests the hypothesis and reveals that the RMSEA value is 'good.' The p-close value of the RMSEA should be greater than .05 (Ladd, 2000).

Finally, the Bentler comparative fit index (CFI) was evaluated. The CFI was .785. The CFI compares two models (Ladd, 2000). The existing model being tested is compared to the independence model (worst fit), which assumes that the latent variables in the model are uncorrelated (Garson, n.d.). This index ranges from 0.0 to 1.0, with 1.0 indicating the best realistic fit. Values greater than .90 reveal that a model is acceptable (Garson, n.d.; Ladd, 2000).

Because this fit was not acceptable, conservative measures were taken to improve the fit of the model by examining the modification indices. There appeared to be several problems with items 1A through 1J. Many items were strongly related to these items beyond that afforded by the model. For example, 13 items had high modification indices with item 1J. Because there were so many high modification indices for these items, in particular, an exploratory factor analysis (EFA) was conducted on items 1A through 1J (the work-family and family-work conflict items) (see Appendix D for EFA results of the work-family conflict and family-work conflict items). The EFA confirmed that there were problems with these items. The EFA revealed that there were clearly two factors among these ten items, rather than the one factor that was used originally in the CFA process. The first five items (1A – 1E), which measured 'work-family' conflict, loaded heavily on one factor while the last five items (1F – 1J), which measured 'family-work' conflict, loaded heavily on the second factor. Because the EFA confirmed that there were problems with these items and showed that there were clearly two separate factors, these

items were separated into two latent variables to determine if it would improve the fit of the model.

The new CFA model (see Figure 5) now incorporated six variables: work-family conflict, family-work conflict, pay satisfaction, job satisfaction, organizational commitment, and turnover intentions. This improved the fit of the model tremendously. The chi-square improved from 2967.370 at 935 degrees of freedom to 2230.43 at 930 degrees of freedom, the RMSEA value was .071 (p=0.000), and the CFI was .863. The fit of the model improved by 736.94 at five degrees of freedom, which was a tremendous improvement. Therefore, work-family conflict and family-work conflict remained separate and there were two additional hypotheses added, which can be seen below.

H1c: Family-work conflict of front-line retail employees will have a positive direct impact on turnover intentions.

H1d: Family-work conflict of front-line retail employees will have a negative relationship with job satisfaction.

Given the results of the second step were reasonable but not good, the modification indices were examined once again. There appeared to be numerous problems with some of the job satisfaction items. Several of the job satisfaction items had lower standardized regression weights than the other items in the model. Because there were evident problems with the job satisfaction measure, an exploratory factor analysis (EFA) was conducted on these items to determine if there were more underlying factors to this variable that expected (see Appendix E for EFA results). Job satisfaction initially appeared to have four factors; then it appeared to have three factors because no items

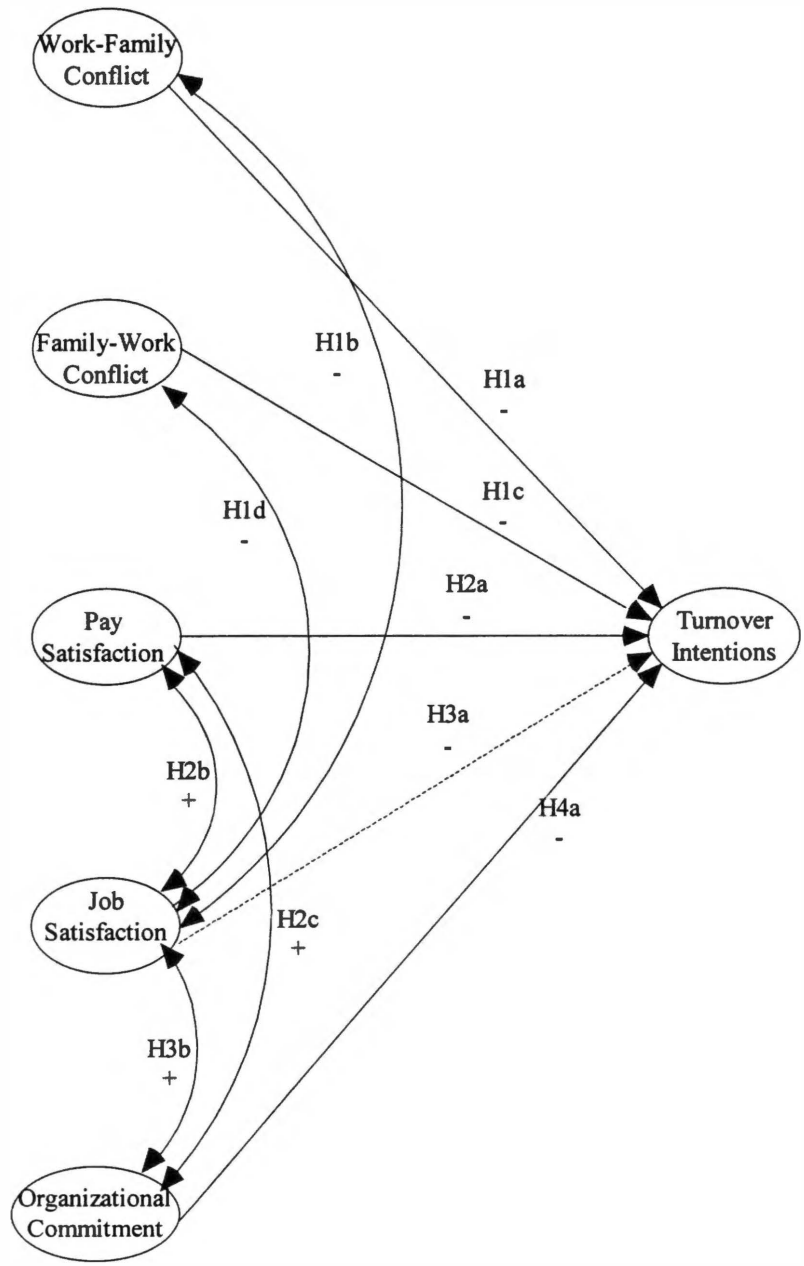


Figure 5: Proposed Model of Relationships, with Hypothesized Directional Influences, between Work-Family Conflict, Family-Work Conflict, Pay Satisfaction, Job Satisfaction, and Organizational Commitment and Their Impact on Turnover Intentions

*Note: The dotted line from Job Satisfaction to Turnover Intentions shows that the proposed link was expected to be non-significant

appeared to load significantly on the fourth. When examining each item along with the corresponding factor, it appeared that only the items in one of the factors needed to remain. Items 3A, 3B, 3C, 3G, 3H, and 3I composed the second and third factors. When the items were examined more thoroughly, it was evident that these items (3A, 3B, 3C, 3G, 3H, and 3I) measured more specific aspects of job satisfaction while the other items measured more general aspects of job satisfaction. This finding was consistent with previous literature. There has been criticism of this particular measure of job satisfaction because it measures specific and general aspects (Cook, Hepworth, Wall, & Warr, 1981). The purpose of this study was to unveil the general aspects of job satisfaction, not specific aspects. Therefore, these specific items were removed from the CFA model, which improved the chi-square value to 1571.931 at 687 degrees of freedom.

The remaining steps taken to improve the CFA model consisted of correlating the error terms of similar items with high modification indices or correlating the error terms of non-similar items with high modification indices where the items were adjacent on the survey. For a detailed description of these remaining actions taken in the confirmatory factor analysis process to improve the fit of the model, see Appendix F. See Appendix G for a description of the actions taken to improve the fit but were not accepted because they did not improve the fit of the model tremendously. See Table 6 for the results of the final CFA model. The CFA model was accepted and ready for the structural equation modeling process.

Table 6: Results of Final Confirmatory Factor Analysis Model

Statistic	Result
Chi^2	1239.803
df	679
CFI	0.935
RMSEA	0.054
p-close	0.074

Structural Equation Model (SEM)

Once the confirmatory factor analysis was completed and deemed acceptable, the CFA model was ready for the alterations to become a structural equation model (SEM). The first SEM model was the saturated model, where all possible causal paths of the model are estimated. Turnover intentions was altered in the model to become the dependent variable. Therefore, the covariance links between turnover intentions and the five independent variables were removed, and a direct link from each independent variable to turnover intentions was added. This structural equation model consisted of five exogenous variables (independent) and one endogenous variable (dependent). The exogenous variables are work-family conflict, family-work conflict, pay satisfaction, job satisfaction and organizational commitment. The endogenous variable is turnover intentions.

After the first run of the structural equation model, the results of the saturated model were consistent with the final CFA model, as expected. The chi-square value 1239.803 at 679 degrees of freedom, the RMSEA value was .054 (p=0.074), and the CFI was .935. The p-values of the standardized regression weights were first examined for

significance of the paths between the independent variables and the dependent variable (see Table 7). The paths from WFC (work-family conflict) and JS (job satisfaction) to TI (turnover intentions) were not significant (p-values = 0.794 and 0.169, respectively). Therefore, it appeared that work-family conflict did not significantly influence turnover intentions. Accordingly job satisfaction also did not drastically influence turnover intentions.

Next, the structural equation model was refined to see if the overall fit improved by eliminating each path to turnover intentions (see Table 8 for results). This was conducted by using a simultaneous model comparison of six models with one path removed each time. This illustrated the p-value of the model if that particular path was removed. Moreover, this p-value of the model is also the p-value of that particular path.

First, the path from work-family conflict to turnover intentions was removed. The chi-square value increased scarcely (0.068) per one degree of freedom with a p-value of 0.794. This indicated that the path from work-family conflict to turnover intentions was not significant and did not help the model with its existence. In other words, if this path were removed from the model, the fit of the model would not be worse.

Next, the path from family-work conflict to turnover intentions was removed. The chi-square value increased by 11.717 per one degree of freedom with a p-value of 0.001. These results show that this path was significant. If this path were removed from the model, the overall fit would not be as good as if the path were in the model.

The path from pay satisfaction to turnover intentions was then omitted. The chi-square value increased by 7.702 per one degree of freedom with a p-value of 0.006. As a result, the path from pay satisfaction to turnover intentions was significant and the overall

Table 7: Regression Weights & p-values of Paths from Independent to Dependent Variables

			Standardized Estimated Regression Weights	p-value
WFC	→	TI	-0.015	0.794
FWC	→	TI	0.218	0.001
PS	→	TI	-0.171	0.006
JS	→	TI	-0.135	0.169
OC	→	TI	-0.385	0.000

Table 8: Results of All Trials of Structural Equation Modeling

	Chi^2	df	CFI	RMSEA	p-close	Δ Chi^2 per df	p-value
Original SEM With all paths	1239.803	679	0.935	0.054	0.074		
SEM without WFC→TI path	1239.871	680	0.936	0.054	0.078	.068 per 1 df	0.794
SEM without FWC→TI path	1251.520	680	0.934	0.055	0.053	11.717 per 1 df	0.001
SEM without PS→TI path	1247.505	680	0.935	0.054	0.061	7.702 per 1 df	0.006
SEM Without JS→TI path	1241.695	680	0.935	0.054	0.073	1.892 per 1 df	0.169
SEM without OC→TI path	1257.799	680	0.934	0.055	0.043	17.996 per 1 df	0.000
Final Model: SEM without WFC→TI JS→TI paths	1241.763	681	0.935	0.054	0.077	1.96 per 2 df	0.375

fit of the model would worsen if this path were removed.

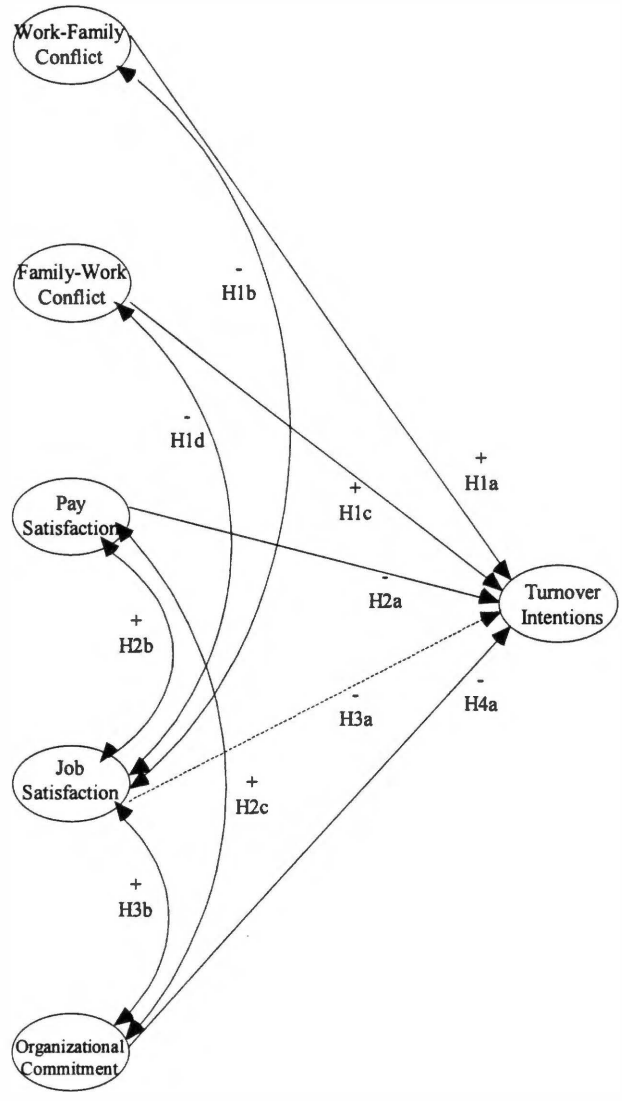
The path from job satisfaction to turnover intentions was removed. The chi-square value improved minimally by 1.892 per one degree of freedom with a p-value of 0.169. This path was considered to be non-significant in the model. Furthermore, if this path were removed from the model, the overall fit of the model would not be significantly impacted.

Next, the path from organizational commitment to turnover intentions was omitted. The chi-square value increased by 17.996 per one degree of freedom with a p-value of 0.000. Therefore, this is an extremely significant path in the model and the overall fit of the model would be much worse if this path were removed. This path was considered to be the strongest and most significant path in relation to turnover intentions.

Finally, the non-significant paths from work-family conflict and job satisfaction to turnover intentions were removed because these were the two non-significant paths. The chi-square value slightly increased by 1.96 per two degrees of freedom with a non-significant p-value of 0.375. This final model indicated that these two paths were not significant and because the fit of the model would not be impacted to a great extent, these paths were omitted from the structural equation model. Next, the hypotheses tests are presented.

HYPOTHESES TESTS

Structural equation modeling was used to test each of the hypotheses, which are described below. See Figure 6 for a better understanding of the hypotheses along with the structural equation model and the results.



H1a	p=0.794	Not supported
H1b	p=0.004	Supported
H1c	p=0.001	Supported
H1d	p=0.000	Supported
H2a	p=0.006	Supported
H2b	p=0.000	Supported
H2c	p=0.000	Supported
H3a	p=0.169	Supported
H3b	p=0.000	Supported
H4a	p=0.000	Supported

Figure 6: Structural Equation Model with Associated Hypotheses

*Note: The dotted line from Job Satisfaction to Turnover Intentions shows that the proposed link was expected to be non-significant

Hypothesis 1

Work-Family Conflict:

Hypothesis 1a stated that work-family conflict would have a positive direct impact on turnover intentions. Based on the standardized estimate of -0.015 and the non-significant p-value of 0.794, this hypothesis was not supported. The standardized estimate is the same as the beta weight in multivariate analysis: a higher number is more acceptable. The p-value is more indicative of the fit. As long as the p-value is less than 0.001, the standardized estimates are not as important. If the path from work-family conflict to turnover intentions was removed from the model, the overall fit would only worsen by a chi-square value of 0.68 per one degree of freedom. The results of this hypothesis indicated that work-family conflict did not have a significant impact on an employee's intentions to leave an organization and thus this path is not essential.

Hypothesis 1b stated that work-family conflict would have a negative relationship with job satisfaction. This hypothesis was supported and significant at the p=0.004 level, with a standardized estimate of -0.180. Therefore, when conflict at work affects the family domains, job satisfaction will likely decrease. Conversely, when employees are not satisfied with their jobs, they may experience increased levels of work-family conflict.

Family-Work Conflict:

Hypothesis 1c stated that family-work conflict would have a positive direct impact on turnover intentions. This hypothesis was supported (p=0.001) with a standardized estimate of 0.218. Therefore, when family-work conflict exists, turnover

intentions will likely increase. If this path were removed from the model, the fit of the model would weaken by a chi-square value of 11.717 per one degree of freedom. As a result, this path is necessary in the model for the better overall fit.

Hypothesis 1d stated that family-work conflict would have a negative relationship with job satisfaction. This hypothesis was also supported (p=0.000) with a standardized estimate of -0.396. The results of this hypothesis indicate that when family-work conflict exists, job satisfaction decreases. The results would also indicate that when job satisfaction exists, family-work conflict would not exist.

Hypothesis 2

Hypothesis 2a stated that pay satisfaction would have a negative direct impact on turnover intentions. With a standardized estimate of -0.171 and a p-value of 0.006, this hypothesis was supported and significant at the $p < .01$ level. When employees are satisfied with their pay, they are less likely to intend to leave their jobs. In contrast, if they are not satisfied with their pay, they will likely have intentions to leave. If the path from pay satisfaction to turnover intentions was removed, the fit of the model would drop by a chi-square value of 7.702 per one degree of freedom. Accordingly, this path is significant and necessary for the better overall it of the model.

Hypothesis 2b stated that pay satisfaction would have a positive relationship with job satisfaction. With the standardized estimate 0.539 and the p-value of 0.000, this hypothesis was supported and significant. Thus, when employees are satisfied with their pay, they will likely be satisfied with their jobs as well. Accordingly, if they feel happy with their jobs, they will likely be pleased with their pay.

Hypothesis 2c stated that pay satisfaction would have a positive relationship with organizational commitment. Based on the standardized estimate of 0.432 (p=0.000), this hypothesis was supported and significant. Accordingly, when employees are satisfied with their pay, they will likely be committed to their organization and if employees are committed to their organization, they will likely be satisfied with their pay.

Hypothesis 3

Hypothesis 3a stated that job satisfaction would *not* have a direct impact on turnover intentions. The results indicated that this hypothesis was supported with a standardized estimate of −0.135 and a non-significant p-value of 0.169. If this path was removed from the model, the overall fit would weaken by a chi-square value of 1.892 per one degree of freedom. Thus, there was not a significant influence of job satisfaction on turnover intentions. This path was not substantive in the model and was removed. It was suspected that job satisfaction is a more temporary state, and it does not significantly alter employees' feelings involving whether to leave the organization or not. Because it significantly influences organizational commitment, it is likely an 'indirect' influence, meaning that employees who are satisfied with their jobs are generally more committed to their organization and, in turn, less likely to want to leave (see hypothesis 4a).

Hypothesis 3b stated that job satisfaction would have a positive relationship with organizational commitment. This hypothesis was supported with a standardized estimate of 0.786 and a significant p-value of 0.000. As a result, employees who are satisfied with their jobs will also be committed to their organization, and employees who are committed to their organization will likely be happy with their jobs.

Hypothesis 4

Hypothesis 4a stated that organizational commitment would have a negative direct impact on turnover intentions. This hypothesis was strongly supported with a standardized estimate of –0.385 and a significant p-value of 0.000. If this path was removed from the model, the fit of the model would worsen by a chi-square value of 17.996 per one degree of freedom. Thus, this path is necessary in the model. Organizational commitment was, as expected, the strongest direct influence on turnover intentions (indicated by the higher estimate and the p-value). When employees are committed to their jobs, it is less likely that they will want to leave their organization.

ADDITIONAL FINDINGS

In addition to the hypotheses, other findings in this study are noteworthy. First, the relationship between family-work conflict and pay satisfaction was significant with a standardized estimate of –0.164 (p=0.009), meaning that if family-work conflict exists, pay satisfaction will not likely exist, and vice versa. Second, the relationship between family-work conflict and organizational commitment was significant with a standardized estimate of -0.393 (p=0.000). Thus, when family-work conflict exists, organizational commitment will not likely exist; when organizational commitment exists, family-work conflict is not likely. Next, the relationship between family-work conflict and work-family conflict was significant at the p=0.000 level (standardized estimate = 0.500). Therefore, the work and family domains are likely to affect one another. The relationship between work-family conflict and pay satisfaction was not significant (p=0.584) with a standardized estimate of –0.035. Therefore, the results did not indicate that pay

satisfaction affected work-family conflict or that work-family conflict affected pay satisfaction. This was surprising because the link with family-work conflict and pay satisfaction was significant; therefore, it would seem likely that work-family conflict would have the same impact. Finally, the relationship between work-family conflict and organizational commitment was significant (p=0.003) with a standardized estimate of –0.183. Therefore, when work-family conflict exists, organizational commitment is not likely, and vice versa.

SUMMARY

The response rate, descriptive statistics and sample characteristics were previously discussed. Cronbach's coefficient alpha was used to test reliability. The proposed model was refined through the confirmatory factor analysis (CFA) and structural equation modeling (SEM) processes to determine the best fitting model.

In conclusion, the hypotheses were tested through this model. Nine out of ten of the hypotheses were supported. Additionally, the model was significantly supported with a CFI of 0.935. See Figure 7 for the final accepted structural equation model, which includes the significant hypothesized findings as well as additional significant findings. Next, conclusions and managerial implications are discussed.

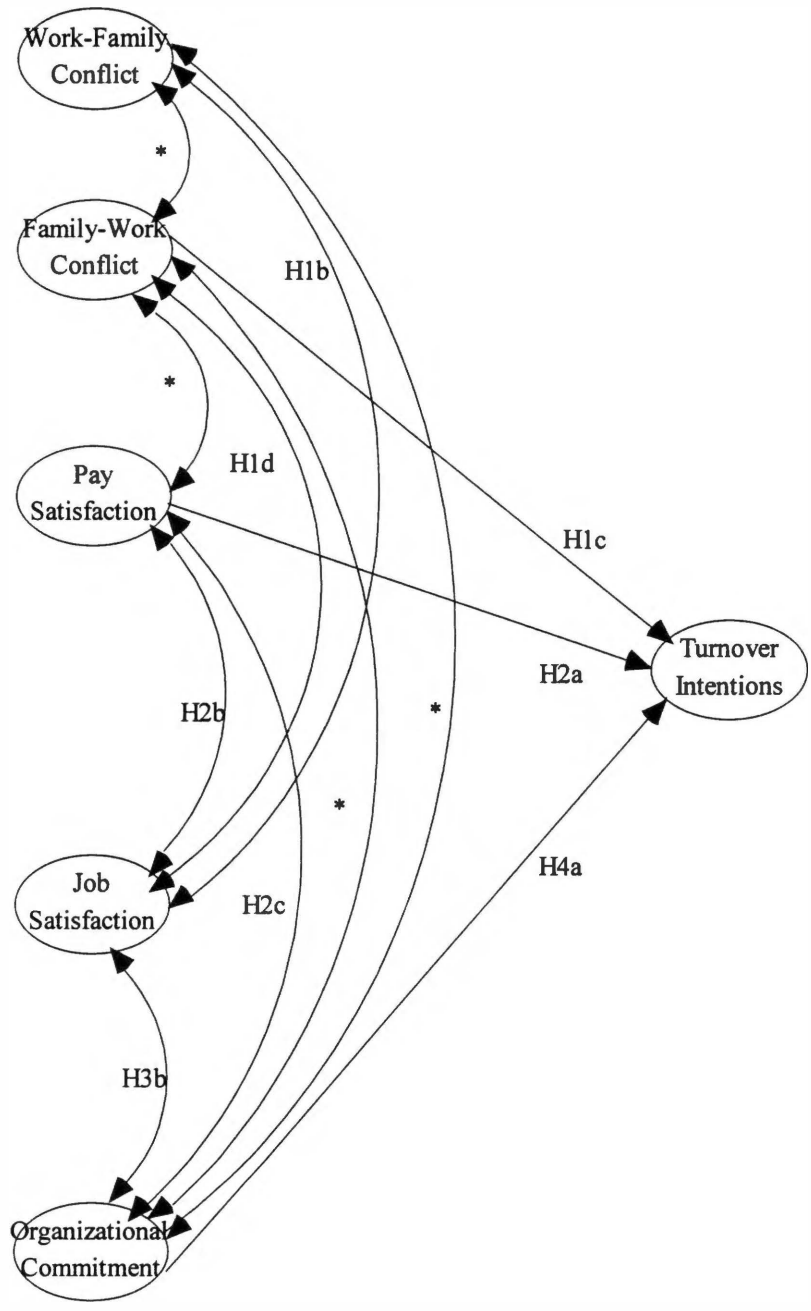


Figure 7: Accepted SEM Model Including All Significant Relationships

* Indicates Additional Findings

CHAPTER V:
CONCLUSIONS & IMPLICATIONS

The purpose of this study was to determine the significant relationships of and the significant influences on turnover intentions, specifically examining work-family conflict, family-work conflict, pay satisfaction, job satisfaction and organizational commitment. This study was unique in that it focused on a different employee group (front-line employees) in the retail industry: most previous studies' primary focus was management-level employees. This study combined a group of independent variables (work-family conflict, family-work conflict, pay satisfaction, job satisfaction, and organizational commitment) that had not been previously studied in a single study that determined how they relate to turnover intentions. Demographic characteristics of the sample used in the study are also provided.

Several previous studies focused on turnover or turnover intentions. With the high rates of employee turnover in retail and other service industries, turnover intention is a crucial issue to be researched. The sample used in this study was employees from mass merchandise discount retailers, whose format is becoming increasingly popular to consumers.

The following reviews the findings from this study. Each hypothesis is summarized along with its end result. Next, managerial and academic contributions are discussed, followed by future research suggestions. Finally, limitations and concluding remarks are presented.

Discussion of Findings

In this section, findings of the hypotheses tested are presented and conclusions of these hypotheses are discussed. Using AMOS, a statistical analysis program, structural equation modeling (SEM) was used to test the hypotheses.

Hypothesis 1

Work-Family Conflict:

H1a: Work-family conflict of front-line retail employees will have a positive direct impact on turnover intentions.

H1b: Work-family conflict of front-line retail employees will have a negative relationship with job satisfaction.

Hypotheses 1a was not supported (p=0.794). It was expected that if employees are experiencing conflict at home due to their jobs that they would want to leave their jobs: however, the results of hypothesis 1a were surprising in that they were non-significant. As a result, there is not a significant impact of work-family conflict on an employee's intentions to leave an organization.

Hypothesis 1b supported (p=0.004) the notion that there is a negative relationship between work-family conflict and job satisfaction. The negative relationship indicates that when work family conflict exists, job satisfaction does not exist, or vice versa (the negative relationship would indicate an opposite). This is a negative relationship, because these two situations do not occur in the same direction: when conflict exists, job satisfaction does not exist. Therefore, the opposite relationship indicates a negative relationship.

Family-Work Conflict:

H1c: Family-work conflict of front-line retail employees will have a positive direct impact on turnover intentions.

H1d: Family-work conflict of front-line retail employees will have a negative relationship with job satisfaction.

Hypotheses H1c and H1d were both supported (p=0.001 and p=0.000, respectively). These hypotheses supported the assumptions that family-work conflict affects turnover intentions and job satisfaction of front-line employees in the retail industry. Specifically, the positive impact in hypothesis 1c indicates that when distress at home interferes with employees' jobs, they will likely want to leave their jobs. The negative relationship in hypothesis 1d indicates that when this family-work conflict exists, job satisfaction will not likely exist, and when employees are not satisfied with their jobs, there is likely family-work conflict.

Hypothesis 2

H2a: Pay satisfaction of front-line retail employees will have a negative direct impact on turnover intentions.

H2b: Pay satisfaction of front-line retail employees will have a positive relationship with job satisfaction.

H2c: Pay satisfaction of front-line retail employees will have a positive relationship with organizational commitment.

Hypothesis 2a, 2b, and 2c were supported (p=0.006, p=0.000, and p=0.000, respectively). These hypotheses provide a basis for an understanding of pay satisfaction

in the retail industry. When employees are satisfied with their pay, they are likely satisfied with their jobs, are committed to their organization, and do not have the desire to leave their jobs (turnover intentions). Furthermore, when employees are gratified by their jobs and are committed to their organization, they will likely feel satisfied with their pay as well.

Specifically, there is a positive relationship between pay satisfaction and job satisfaction. As these two variables occur simultaneously, this positive relationship exists. When employees are satisfied with their pay, they are satisfied with their jobs: when employees are satisfied with their jobs they will likely feel satisfied with their pay.

There is also a positive relationship between pay satisfaction and organizational commitment. Just as pay satisfaction positively influences job satisfaction, it also positively influences organizational commitment. When employees are happy with their pay, they are likely to be committed to their organization. Consequently, when employees are committed to their organization they will likely feel satisfied with their pay.

Finally, there is a negative relationship between pay satisfaction and turnover intentions, for these variables occur as opposites. Pay satisfaction has an inverse affect on turnover intentions. When employees are satisfied with their pay, they will not have intentions to leave their jobs.

Hypothesis 3

H3a: Job satisfaction of front-line retail employees will *not* have a significant direct impact on turnover intentions.

H3b: Job satisfaction of front-line retail employees will have a positive relationship with organizational commitment.

Hypothesis 3a was supported (p=0.169), as expected. This hypothesis stated that job satisfaction would *not* have a significant direct influence on turnover intentions. This hypothesis was supported because, based on previous research, there was 'not' a relationship expected between these two variables. Therefore, the non-significant p-value indicates that job satisfaction does not significantly influence turnover intentions. Thus, although employees are satisfied with their jobs, it does not play a significant part in their decision-making process involving whether to stay or leave their jobs. This non-significant relationship is expected because job satisfaction is assumed to be temporary, meaning that one day an employee may be satisfied with his/her job, and the next day he/she is not content. Job satisfaction does not influence an employee's decision of whether to remain at his/her job, primarily due to the temporary nature of job satisfaction.

Hypothesis 3b describes the positive relationship between job satisfaction and organizational commitment. This hypothesis was supported with a p-value of 0.000. When employees are satisfied with their jobs, they are likely to be committed to the organization and vice versa. Although job satisfaction does not influence turnover intentions directly (as seen in the hypothesis 3a), this is an important finding because it does have a significant relationship with organizational commitment. In turn, organizational commitment does significantly influence turnover intentions (as seen in hypothesis 4a); therefore, job satisfaction indirectly influences turnover intentions.

Although this is not a direct influence, it is still a noteworthy finding because the consequences of job satisfaction are the same, whether it is a direct or an indirect cause.

Hypothesis 4

H4a: Organizational commitment of front-line retail employees will have a negative direct impact on turnover intentions.

Hypothesis 4a was supported (p=0.000). As expected, organizational commitment had the strongest direct influence on turnover intentions when compared with any of the independent variables. This influence is more evident when compared with job satisfaction, because organizational commitment is assumed to be a more permanent state, whereas job satisfaction is temporary. Employees who are committed to an organization are not likely to want to leave their jobs. When employees are committed, they are likely to stay. This is a negative relationship because they occur in opposite directions, meaning that when employees are committed, they will not have intentions to quit.

MANAGERIAL CONTRIBUTIONS

Turnover in the retail industry is amazingly high, for turnover rates can be as much as 200 percent in some retail companies (Darden et al., 1989). For future success, retailers must know what causes such elevated levels of turnover. Family-work conflict, pay satisfaction and organizational commitment were all found to be significant indicators of turnover intentions. And although job satisfaction is not a significant indicator of turnover intentions, it does have a significant relationship with organizational

commitment, which indicates turnover intentions. Therefore, it is also a crucial variable. Retail managers cannot dismiss job satisfaction as being non-significant, because it plays such an important role in organizational commitment.

Because five variables (work-family conflict, family-work conflict, pay satisfaction, job satisfaction and organizational commitment) play such a critical role in determining turnover intentions, retail managers need to be aware of the influences and relationships found in this study. They must understand that these are some of the primary factors that contribute to their employees' decision-making process of deciding whether to stay or leave an organization.

Managers should take the findings of this study into consideration if they want to retain their valuable employees. Managers should have one-on-one meetings with each employee to improve communication with the employees. In addition, managers should distribute surveys periodically to unveil more information than a face-to-face meeting would. The goal of these meetings and surveys is to get to know the employees better.

First, in these meetings, managers should try to find out from the employees if they are experiencing any conflict or unhappiness at work or at home. If the employee admits to having conflict at work, perhaps the manager can help solve the problem before it becomes out of control. Also, if the employee is having conflict or problems at home, the manager may be capable of aiding the employee. The manager may be able to offer him/her a strategy that allows the employee to continue to contribute productive work. For example, if an employee is experiencing conflict at home due to his/her work schedule, perhaps a new schedule can be given to the employee to better suit the needs of the employee's family.

Second, managers should focus on wage levels before and after the hiring of employees. When hiring, if the manager feels that the potential employee is not going to be satisfied with the offered wage, the manager should decide at that point whether to take the chance of hiring this employee while knowing he/she might leave if unsatisfied with the wage. Once hired, if a valuable employee needs to find another job due to his/her current low wage, the manager may decide to pay this employee a higher wage to retain him/her.

Next, managers must do whatever they can to help employees be satisfied with their jobs. Job satisfaction can be enhanced in a variety of ways (Wimberly et al., 2000). Employees like to feel appreciated and recognized for their hard work. This contributes to their satisfaction with their jobs. For example, reward and recognition must be tailored to employee preferences. Some employees may prefer a reward and recognition program to profit sharing and cash bonuses. Another way for employees to feel satisfied is through updated and continued employee development and training. When employees feel confident with their jobs, they will likely be more satisfied. Finally, an improved work environment will help to keep employees satisfied with their jobs. Well-equipped break rooms and lounge areas, a comfortable and casual dress code, company parties and social events and flexible scheduling are all ways for managers to increase the level of satisfaction their employees have with their jobs.

Finally, because job satisfaction has a significant relationship with organizational commitment, managers will hopefully achieve both job satisfaction and organizational commitment with their employees by enacting the previously stated steps to ensure job

satisfaction for their workers. If the managers continue to make the employees satisfied with their jobs, then the employees will continue to be committed to the organization.

Academic Contributions

Previous research indicated that factors such as work-family conflict, family-work conflict, pay satisfaction, job satisfaction and organizational commitment were related to turnover or turnover intentions. Thus, these variables were chosen for the current study. Based on prior research, the hypotheses for this study were formulated. Nine out of the ten hypotheses were supported.

The findings in this study contribute to the existing literature by adding new, relevant and significant information on the variables studied. Although all of the variables in the current study have been examined in the past, a model incorporating all of these variables had not been tested. This study provides new and useful insight upon these variables, for they were studied in a different context.

In addition, unique findings in this study were the results of the work-family conflict and family-work conflict variables. It is important to recognize that these variables do need to be treated as separate variables. Also, a meaningful finding of these variables is that for this population of the retail industry, the conflict at work due to home life significantly influences employees' intentions to leave their organizations while the conflict at home due to work life does not significantly influence their intentions to leave.

Furthermore, all of these variables have not been studied in a sample population of front-line employees in mass merchandise retailers as they were in the current study. Front-line retail employees, specifically in mass merchandise retailers, are a crucial

employee group due to their close contact with consumers. These are the primary employees in contact with the consumers. Consumers, ultimately, determine the success or failure of a retailer. Thus it is critical to retain front-line retail employees. Finally, because front-line employees have not been studied frequently, this study increases the existing literature on this employee group.

LIMITATIONS OF THE STUDY

Although this study discovered numerous significant findings, there are limitations to the current study. First, this study was restricted to one geographic area: three neighboring cities in one state. Although these findings may be applicable to this particular area, they may not be generalizable to other areas. This study might result in different findings if conducted in a completely different area of the United States.

Second, this study was limited to one specific type of retailer: mass merchandise (discount) retailers. These results would likely be generalizable to other mass merchandise retailers: however, they might not be representative of all retail types such as department stores or specialty stores.

Next, there are numerous variables that have been previously studied in relation to turnover. Variables such as generation differences, previous work experience, scheduling, stress on the job, occupational burnout, training, motivation techniques, organizational morale, organizational culture, type of organization, and opportunities such as internal promotions, rewards and recognition are all possible influences on turnover intentions. This study focused on only a small set of variables including work-

family conflict, family-work conflict, pay satisfaction, job satisfaction, organizational commitment and turnover intentions.

Data were collected only once. This was not a longitudinal study in which results are compared over time. The results were determined based on the survey responses for the time in which they were gathered, and confirmation of the results is unknown.

Finally, the measures of the instrument were changed slightly in the structural equation modeling process. Some items were deleted from the study to provide for a better fit of the model. Although all measures were reliable and obtained from existing studies, there appeared to be problems with some of the items, because they did not seem useful in this study. Instead, some of the removed items were actually harmful to the study, for they made the fit of the model worse.

FUTURE RESEARCH SUGGESTIONS

Turnover is such a large and important topic that there is ample room for literature and future studies upon the issue. The independent variables in this study (work-family conflict, family-work conflict, pay satisfaction, job satisfaction and organizational commitment) are clearly not the only variables that influence turnover or turnover intentions. Therefore, future studies are needed on many other variables to help fill the voids in the literature. Although numerous variables have been previously studied, there are always new variables to investigate. Also, different variable combinations are necessary to determine differences in their influences on turnover intentions.

In addition, front-line employees are not the only relevant employees in the retail industry, or any industry. Future studies should be conducted on various employment

levels to determine the key determinants of turnover intentions for each employee group, such as management-level employees and employees behind the seen (i.e. stock-room employees). Findings would likely differ among the different employment levels.

Finally, broader geographic areas should be investigated for turnover intention studies. Results may vary in different geographic areas; therefore, national studies should be conducted to determine any geographical differences in turnover intentions.

Concluding Remarks

The primary contribution of this study was to test five main variables, and determine the influence each variable has on turnover intentions and how these variables, as a set, influence turnover intentions in one proposed model. The findings of the current study should provide useful information for retailers as well as academicians.

Work-family conflict, family-work conflict, pay satisfaction, job satisfaction, and organizational commitment are all crucial determinants of employees' decisions to stay with or leave an organization, whether the influence is direct or indirect. Significant results in this study provide evidence that three of these variables influence turnover intentions directly (family-work conflict, pay satisfaction, and organizational commitment). It is important for retail managers to have a full understanding of the effects of each of these variables in order to provide their employees with the level of satisfaction that the employees desire.

Assuming retailers obtain this new information and apply the findings, turnover intentions could be reduced among front-line level employees in the retail industry. In turn, turnover rates will also be reduced, which will only help the success of the industry.

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APPENDICES

APPENDIX A

DESCRIPTION OF MEASURES

APPENDIX A1

WORK-FAMILY CONFLICT MEASURE

Definition: Inter-role conflict in which the role pressures from the work and family domains are mutually incompatible (Good et al., 1996).

Source: Netemeyer et al. (1996).
Items were changed slightly to better fit the objectives of this study.
Seven point Likert scale: Strongly Disagree (1) to Strongly Agree (7), with each number labeled.

Scale Items:

The following is a list of statements about work and home life. Please circle the number that best describes your work and home life.

a) The demands of my family or spouse/partner interfere with work-related activities.
b) I have to put off doing things at work because of demands on my time at home.
c) Things I want to do at work don't get done because of the demands of my family or spouse/partner.
d) My home life interferes with my responsibilities at work such as getting to work on time, accomplishing daily tasks, and working overtime.
e) Family-related stress interferes with my ability to perform job-related duties.
f) The demands of my work interfere with my home and family life.
g) The amount of time my job takes up makes it difficult to fulfill family responsibilities.
h) Things I want to do at home do not get done because of the demands my job puts on me.
i) My job produces strain that makes it difficult to fulfill family duties.
j) Due to work-related duties, I have to make changes to my plans for family activities.

*Items a – e represent family conflict affecting work; items f – j represent work conflict affecting family life.

APPENDIX A2

PAY SATISFACTION MEASURE

Definition: How satisfied an employee is with his/her pay at work.
Salary, rewards, and commission are all considered pay at work.

Source: Obtained from the Minnesota Satisfaction Questionnaire (Weiss et al., 1967).
Items were changed slightly to better fit the objectives of this study.
Seven point Likert scale: Strongly Disagree (1) to Strongly Agree (7), with each number labeled.

Scale Items:

The following is a list of statements about how satisfied you are with your pay at your job. Please circle the number that best describes how you feel.

a) I am satisfied with the amount of pay I receive for the amount of work I do.
b) I have the chance to make as much money as my friends do.
c) I am satisfied with how my pay compares with that for similar jobs in other companies.
d) I am satisfied with how my pay compares with that of my co-workers.

APPENDIX A3

JOB SATISFACTION MEASURE

Definition: Reflective of one's affective response either to one's job or to certain facets of one's job, such as pay, supervisors, or promotional opportunities (Lease, 1998; Lum et al., 1998; Mowday, Steers, & Porter, 1979; Watson & Slack, 1993; Williams & Hazer, 1986).

Source: Obtained from the Minnesota Satisfaction Questionnaire (Weiss et al., 1967). The 20-item short form was used. However, one item was removed from this scale after a pretest because it was a duplicate item from the pay satisfaction scale.
Items were changed slightly to better fit the objectives of this study.
Seven point Likert scale: Strongly Disagree (1) to Strongly Agree (7), with each number labeled.

Scale Items:

The following is a list of statements about how satisfied you are with your job. Please circle the number that best describes how you feel.

a) I am able to keep busy all the time.
b) I have a chance to work alone on the job.
c) I have the chance to do different things from time to time.
d) I have the chance to be "somebody" in the community because of my job.
e) I am satisfied with the way my boss handles his/her employees.
f) I am satisfied with the capability of my supervisor in making decisions.
g) I am able to do things that don't go against my conscience.
h) My job provides for steady employment.
i) I have the chance to do things for other people.
j) I have the chance to tell people what to do.
k) I have the chance to do something that makes use of my abilities.
l) I am satisfied with the way company policies are put into practice.
m) I have the chance for advancement on this job.
n) I have the freedom to use my own judgment.
o) I have the chance to try my own methods of doing the job.
p) I am satisfied with the working conditions.
q) I am satisfied with the way my co-workers get along with each other.
r) I am satisfied with the praise I get for doing a good job.
s) I get a feeling of accomplishment from this job.

APPENDIX A4

ORGANIZATIONAL COMMITMENT MEASURE

Definition: An employee's affective response (commitment) to the whole organization in general, rather than a response to the job or facets of the job (Darden et al., 1989; Lum et al., 1998; Mowday et al., 1979; Testa, 2001; Williams & Hazer, 1986). It is considered to be the bond between the employee and the organization itself.

Source: The nine-item short form of the Organizational Commitment Questionnaire (OCQ) from Mowday et al. (1979).
Items were changed slightly to better fit the objectives of this study.
Seven point Likert scale: Strongly Disagree (1) to Strongly Agree (7), with each number labeled.

Scale Items:

The following is a list of statements about how committed you are to your organization. Please circle the number that best describes how you feel.

a) I am willing to put in a great deal of effort beyond what is expected in order to help this organization be successful.
b) I talk about this organization to my friends, as a great organization for which to work.
c) I would accept almost any type of job assignment in order to keep working for this organization.
d) I find that my values and the organization's values are very similar.
e) I am proud to tell others that I am part of this organization.
f) This organization really inspires the very best in me in the way of job performance.
g) I am extremely glad that I chose this organization to work for over others I was considering at the time I joined.
h) I really care about the fate of this organization.
i) For me, this is the best of all possible organizations for which to work.

APPENDIX A5

TURNOVER INTENTIONS MEASURE

Definition: The employee's behavioral intention to withdraw from the organization (Good et al., 1996). This study will use the term 'turnover intentions' rather than turnover. Intentions to stay or leave an organization are consistently related to turnover and this relationship is generally stronger and is more significant than the satisfaction-turnover relationship (Lum et al., 1998).

Source: Obtained from Lum et al. (1998).
Items were changed slightly to better fit the objectives of this study.
Seven point Likert scale: Strongly Disagree (1) to Strongly Agree (7), with each number labeled.

Scale Items:

The following is a list of statements about your feelings on searching for another job. Please circle the answer that best describes how you feel.

a) In the last few months, have you ever thought seriously about looking for a retailing job at another organization?
b) In the last few months, have you ever thought seriously about looking for a non-retailing job?
c) Taking everything into consideration, how likely is it that you will make a serious effort to find a new job within the next year?

APPENDIX B

DESCRIPTIVE STATISTICS

APPENDIX B

DESCRIPTIVE STATISTICS

	N	Minimum	Maximum	Mean	Std. Deviation
V1A	275	1.00	7.00	2.4582	1.64812
V1B	277	1.00	7.00	2.1408	1.40329
V1C	277	1.00	7.00	1.9206	1.21919
V1D	277	1.00	7.00	2.0650	1.42039
V1E	277	1.00	7.00	2.1264	1.42770
V1F	277	1.00	7.00	3.1986	1.97455
V1G	278	1.00	7.00	3.1763	1.89085
V1H	278	1.00	7.00	3.2842	1.94931
V1I	278	1.00	7.00	3.1583	1.97551
V1J	277	1.00	7.00	3.8267	2.11763
V2A	282	1.00	7.00	3.0745	1.92144
V2B	280	1.00	7.00	3.3964	1.90359
V2C	280	1.00	7.00	3.5536	1.95944
V2D	278	1.00	7.00	3.3453	1.89703
V3A	282	1.00	7.00	5.7979	1.33323
V3B	282	1.00	7.00	5.2979	1.57491
V3C	282	1.00	7.00	5.3333	1.38968
V3D	280	1.00	7.00	3.7036	1.68739
V3E	282	1.00	7.00	3.8830	2.07950
V3F	282	1.00	7.00	4.2234	1.94490
V3G	277	1.00	7.00	5.0505	1.56420
V3H	281	1.00	7.00	5.4626	1.33612
V3I	280	1.00	7.00	5.4036	1.22898
V3J	280	1.00	7.00	4.2357	1.59574
V3K	278	1.00	7.00	4.7266	1.60012
V3L	281	1.00	7.00	3.6228	1.84972
V3M	280	1.00	7.00	4.3071	1.77960
V3N	280	1.00	7.00	4.6250	1.57674
V3O	279	1.00	7.00	4.4373	1.63664
V3P	281	1.00	7.00	4.1566	1.78196
V3Q	280	1.00	7.00	4.2750	1.77379
V3R	281	1.00	7.00	3.5623	1.86812
V3S	281	1.00	7.00	4.2705	1.71073
V4A	278	1.00	7.00	5.2662	1.35196
V4B	279	1.00	7.00	4.6201	1.71297
V4C	279	1.00	7.00	3.9427	1.71649
V4D	279	1.00	7.00	4.3513	1.60662
V4E	277	1.00	7.00	4.7148	1.57709
V4F	279	1.00	7.00	4.3620	1.62759
V4G	279	1.00	7.00	4.6559	1.56969
V4H	279	1.00	7.00	5.1541	1.48418
V4I	279	1.00	7.00	4.4194	1.70688
V5A	279	1.00	7.00	3.4086	2.03867
V5B	279	1.00	7.00	4.1828	2.13710
V5C	279	1.00	7.00	3.5735	2.10023

APPENDIX C

RELIABILITY ANALYSIS RESULTS

APPENDIX C1

RELIABILITY ANALYSIS: WORK-FAMILY CONFLICT

Reliability Coefficients: 5 items

Alpha = .9118 Standardized item alpha = .9169

Item	Alpha if Item Deleted
V1A	.9119
V1B	.8813
V1C	.8803
V1D	.8849
V1E	.9027

Statistics for Measure	Mean	Variance	St. Dev.	N of Variables
	10.7083	37.0634	6.0880	5

APPENDIX C2

RELIABILITY ANALYSIS: FAMILY-WORK CONFLICT

Reliability Coefficients: 5 items

Alpha = .9400 Standardized item alpha = .9412

Item	Alpha if Item Deleted
V1F	.9264
V1G	.9202
V1H	.9187
V1I	.9205
VJE	.9447

Statistics for Measure	Mean	Variance	St. Dev.	N of Variables
	16.6432	78.0407	8.8341	5

APPENDIX C3

RELIABILITY ANALYSIS: PAY SATISFACTION

Reliability Coefficients: 4 items

Alpha = .9082 Standardized item alpha = .9081

Item	Alpha if Item Deleted
V2A	.8758
V2B	.8982
V2C	.8622
V2D	.8873

Statistics for Measure	Mean	Variance	St. Dev.	N of Variables
	13.370	45.9551	6.7790	4

APPENDIX C4

RELIABILITY ANALYSIS: JOB SATISFACTION

Reliability Coefficients: 19 items

Alpha = .9239 Standardized item alpha = .9224

Item	Alpha if Item Deleted
V3A	.9245
V3B	.9247
V3C	.9236
V3D	.9194
V3E	.9168
V3F	.9170
V3G	.9213
V3H	.9213
V3I	.9213
V3J	.9233
V3K	.9199
V3L	.9178
V3M	.9192
V3N	.9172
V3O	.9169
V3P	.9164
V3Q	.9234
V3R	.9174
V3S	.9180

Statistics for Measure	Mean	Variance	St. Dev.	N of Variables
	86.3817	418.7990	20.4646	19

APPENDIX C5

RELIABILITY ANALYSIS: ORGANIZATIONAL COMMITMENT

Reliability Coefficients: 9 items

Alpha = .9394 Standardized item alpha = .9395

Item	Alpha if Item Deleted
V4A	.9414
V4B	.9279
V4C	.9432
V4D	.9316
V4E	.9266
V4F	.9297
V4G	.9273
V4H	.9326
V4I	.9294

Statistics for Measure	Mean	Variance	St. Dev.	N of Variables
	41.5002	137.8756	11.7420	9

APPENDIX C6

RELIABILITY ANALYSIS: TURNOVER INTENTIONS

Reliability Coefficients: 3 items

Alpha = .8669 Standardized item alpha = .8664

Item	Alpha if Item Deleted
V5A	.8786
V5B	.7676
V5C	.7830

Statistics for Measure	Mean	Variance	St. Dev.	N of Variables
	11.1559	30.7935	5.5492	3

APPENDIX D

EXPLORATORY FACTOR ANALYSIS RESULTS: WORK-FAMILY CONFLICT

APPENDIX D

EXPLORATORY FACTOR ANALYSIS RESULTS: WORK-FAMILY CONFLICT

Communalities

	Initial	Extraction
V1A	1.000	.658
V1B	1.000	.835
V1C	1.000	.856
V1D	1.000	.795
V1E	1.000	.679
V1F	1.000	.802
V1G	1.000	.846
V1H	1.000	.860
V1I	1.000	.844
V1J	1.000	.691

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.920	59.203	59.203	5.920	59.203	59.203	4.029	40.285	40.285
2	1.946	19.460	78.663	1.946	19.460	78.663	3.838	38.378	78.663
3	.487	4.869	83.532						
4	.408	4.083	87.615						
5	.337	3.370	90.985						
6	.244	2.439	93.424						
7	.184	1.839	95.263						
8	.175	1.752	97.015						
9	.163	1.634	98.648						
10	.135	1.352	100.000						

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component	
	1	2
V1A	.717	.379
V1B	.755	.514
V1C	.757	.532
V1D	.785	.422
V1E	.720	.402
V1F	.808	-.385
V1G	.814	-.429
V1H	.803	-.464
V1I	.820	-.415
V1J	.704	-.442

Extraction Method: Principal Component Analysis.

a. 2 components extracted.

Rotated Component Matrix[a]

	Component	
	1	2
V1A	.257	.769
V1B	.192	.894
V1C	.181	.908
V1D	.277	.847
V1E	.244	.787
V1F	.851	.279
V1G	.885	.251
V1H	.901	.219
V1I	.880	.266
V1J	.814	.166

Extraction Method: Principal Component Analysis.
Rotation Method: Quartimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

Component Transformation Matrix

Component	1	2
1	.724	.690
2	-.690	.724

Extraction Method: Principal Component Analysis.
Rotation Method: Quartimax with Kaiser Normalization.

APPENDIX E

EXPLORATORY FACTOR ANALYSIS RESULTS: JOB SATISFACTION

APPENDIX E

EXPLORATORY FACTOR ANALYSIS RESULTS: JOB SATISFACTION

Communalities

	Initial	Extraction
V3A	1.000	.608
V3B	1.000	.668
V3C	1.000	.503
V3D	1.000	.533
V3E	1.000	.810
V3F	1.000	.824
V3G	1.000	.711
V3H	1.000	.709
V3I	1.000	.660
V3J	1.000	.533
V3K	1.000	.483
V3L	1.000	.691
V3M	1.000	.545
V3N	1.000	.696
V3O	1.000	.653
V3P	1.000	.711
V3Q	1.000	.407
V3R	1.000	.676
V3S	1.000	.589

Extraction Method: Principal Component Analysis.

Total Variance Explained

	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Component	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.173	43.017	43.017	8.173	43.017	43.017	7.555	39.764	39.764
2	1.591	8.372	51.390	1.591	8.372	51.390	1.711	9.005	48.770
3	1.240	6.526	57.916	1.240	6.526	57.916	1.650	8.687	57.456
4	1.006	5.294	63.210	1.006	5.294	63.210	1.093	5.753	63.210
5	.956	5.032	68.241						
6	.755	3.972	72.214						
7	.673	3.543	75.757						
8	.615	3.235	78.992						
9	.586	3.085	82.077						
10	.579	3.045	85.122						
11	.486	2.559	87.681						
12	.421	2.218	89.899						
13	.402	2.116	92.015						
14	.351	1.845	93.860						
15	.302	1.590	95.450						
16	.280	1.472	96.922						
17	.253	1.331	98.252						
18	.188	.988	99.240						
19	.144	.760	100.000						

Extraction Method: Principal Component Analysis.

Component Matrix[a]

	Component			
	1	2	3	4
V3A	.381	.619	.156	-.234
V3B	.406	.440	.544	-.114
V3C	.438	.429	.345	9.258E-02
V3D	.684	-.101	.172	.161
V3E	.768	-.195	.101	-.415
V3F	.764	-.197	7.135E-02	-.444
V3G	.601	.276	-.441	-.281
V3H	.605	.295	-.488	-.134
V3I	.601	.322	-.437	6.141E-02
V3J	.502	.308	.163	.400
V3K	.669	.105	-2.25E-02	.155
V3L	.740	-.357	8.310E-02	-9.79E-02
V3M	.686	-.108	-2.92E-02	.247
V3N	.784	5.621E-03	-.152	.241
V3O	.784	1.155E-02	-1.86E-02	.195
V3P	.795	-.274	2.576E-02	5.320E-02
V3Q	.516	-.224	-.140	.266
V3R	.745	-.258	.214	-9.47E-02
V3S	.737	-.198	8.100E-02	4.860E-03

Extraction Method: Principal Component Analysis.

a. 4 components extracted.

Rotated Component Matrix[a]

	Component			
	1	2	3	4
V3A	.175	.671	.345	8.665E-02
V3B	.280	.760	-7.80E-02	8.114E-02
V3C	.336	.609	2.537E-02	-.136
V3D	.710	.142	-7.97E-02	-5.26E-02
V3E	.722	.121	9.426E-02	.515
V3F	.713	.105	.124	.538
V3G	.440	9.913E-02	.693	.165
V3H	.459	6.548E-02	.703	1.420E-02
V3I	.481	9.084E-02	.626	-.171
V3J	.468	.379	3.853E-02	-.411
V3K	.633	.178	.178	-.135
V3L	.785	-6.05E-02	-6.43E-02	.258
V3M	.719	3.429E-03	5.208E-02	-.159
V3N	.776	3.542E-02	.231	-.197
V3O	.774	.127	.141	-.137
V3P	.838	-4.14E-02	-3.25E-03	8.730E-02
V3Q	.584	-.188	3.628E-02	-.169
V3R	.771	9.432E-02	-.115	.245
V3S	.757	4.448E-02	-7.09E-03	.114

Extraction Method: Principal Component Analysis.
Rotation Method: Quartimax with Kaiser Normalization.

a. Rotation converged in 5 iterations.

Component Transformation Matrix

Component	1	2	3	4
1	.953	.198	.218	.068
2	-.257	.759	.522	-.293
3	.043	.606	-.783	.137
4	.154	-.133	-.260	-.944

Extraction Method: Principal Component Analysis.
Rotation Method: Quartimax with Kaiser Normalization.

APPENDIX F

CFA ACTIONS TAKEN THAT IMPROVED FIT OF MODEL

APPENDIX F

CFA ACTIONS* TAKEN TO IMPROVE MODEL

***Actions did improve model**

ACTION TAKEN: REASON	RESULTS:	Previous Comparison	Current Results
Original CFA Model:	Chi^2		2230.430
All six variables,	df		930
all 45 items included	Chi^2 Ratio		2.398
	CFI		0.863
	RMSEA (p-close)		0.071 (.000)
Removed items	Chi^2	2230.430	1571.930
3A, 3B, 3C, 3G, 3H, 3I:	df	930	687
measured specific	Chi^2 Ratio	2.398	2.288
aspects of JS	CFI	0.863	0.898
	RMSEA (p-close)	0.071 (.000)	0.068 (.000)
Correlated error terms of	Chi^2	1571.930	1479.131
items 3N, 3O: high MI (83)	df	687	686
Correlation = .552	Chi^2 Ratio	2.288	2.156
	CFI	0.898	0.909
	RMSEA (p-close)	0.068 (.000)	0.064 (.000)
Correlated error terms of	Chi^2	1479.131	1356.126
items 3E, 3F: high MI (107)	df	686	685
Correlation = .625	Chi^2 Ratio	2.156	1.980
	CFI	0.909	0.923
	RMSEA (p-close)	0.064 (.000)	0.059 (.001)
Correlated error terms of	Chi^2	1356.126	1316.353
items 4B, 4E: high MI (35)	df	685	684
Correlation = .426	Chi^2 Ratio	1.980	1.924
	CFI	0.923	0.927
	RMSEA (p-close)	0.059 (.001)	0.057 (.005)

APPENDIX F – CONTINUED

ACTION TAKEN: REASON	RESULTS:	Previous Comparison	Current Results
Correlated error terms of items 1E, 1F: high MI (16) (similar items) Correlation = .282	Chi^2	1316.353	1299.363
	df	684	683
	Chi^2 Ratio	1.924	1.902
	CFI	0.927	0.929
	RMSEA (p-close)	0.057 (.005)	0.057 (.010)
Correlated error terms of items 1G, 1J: high MI (13) (similar items) Correlation = .259	Chi^2	1299.363	1284.602
	df	683	682
	Chi^2 Ratio	1.902	1.884
	CFI	0.929	0.931
	RMSEA (p-close)	0.057 (.010)	0.056 (.018)
Correlated error terms of items 1D, 1E: high MI (12) (similar items) Correlation = .256	Chi^2	1284.602	1270.277
	df	682	681
	Chi^2 Ratio	1.884	1.865
	CFI	0.931	0.932
	RMSEA (p-close)	0.056 (.018)	0.055 (.029)
Correlated error terms of items 4A, 4H: high MI (11) (similar items) Correlation = .213	Chi^2	1270.277	1258.604
	df	681	680
	Chi^2 Ratio	1.865	1.851
	CFI	0.932	0.933
	RMSEA (p-close)	0.055 (.029)	0.055 (.041)
Correlated error terms of items 4I, 4H: high MI (12) (not similar, but adjacent on survey) Correlation = .277 Acceptable CFA Model.	Chi^2	1258.604	1239.803
	df	680	679
	Chi^2 Ratio	1.851	1.826
	CFI	0.933	0.935
	RMSEA (p-close)	0.055 (.041)	0.054 (.074)

APPENDIX G

CFA ACTIONS TAKEN THAT DID NOT IMPROVE FIT OF MODEL

APPENDIX G

CFA ACTIONS* TAKEN TO IMPROVE MODEL

***These actions did not improve model tremendously; therefore, were omitted**

ACTION TAKEN: REASON	RESULTS:	Previous Comparison	Current Results
Removed item 3O:	Chi^2	1571.930	1424.507
high MI (83) with 3N, 3O	df	687	650
	CFI	0.898	0.908
	RMSEA (p-close)	0.068 (0.000)	0.065 (.000)
Removed item 3F:	Chi^2	1479.131	1318.656
high MI (107) with 3E, 3F	df	686	649
	CFI	0.909	0.920
	RMSEA (p-close)	0.064 (0.000)	0.069 (.000)
Removed item 4B:	Chi^2	1356.126	1264.107
high MI (35) with 4B, 4E	df	685	648
	CFI	0.923	0.925
	RMSEA (p-close)	0.059 (0.001)	0.058 (.003)

VITA

Hester Alicia Daves was born in Knoxville, Tennessee on May 23, 1974, where she was raised. She graduated South-Doyle High School in 1992. From there, she went to the University of Tennessee, Knoxville. In 1996, she received her Bachelor of Science in Marketing and in 1998 her Master of Science in Retail and Consumer Sciences. She then spent the next year working for Proffitt's, Inc. as an assistant buyer. In 1999 she returned to the University of Tennessee, Knoxville, to pursue her doctorate in Human Ecology. She graduated in 2002 with a major in Retail and Consumer Sciences and a minor in Statistics.